



NACAA -
The Association
of Consumer Agency
Administrators
presents...

Consumer Central

Your A-Z Guide to
Consumer Education
Resources

*Produced with a grant from
MasterCard International*

FORWARD

NACAA is pleased to provide you with the latest, fully updated edition of “Consumer Central” (formerly the Consumer Education Bibliography.) This project remains important to the Association as it provides all of our members with an easy resource for materials to assist in the ongoing, critical task of consumer education.

In keeping with NACAA’s mission, this edition of “Consumer Central” will be distributed to a large number of public libraries across the United States and will also be available on several websites including www.pueblo.gsa.gov and www.consumerworld.org (no period). Both of these innovations should enhance our members’ goal of providing needed services to consumers everywhere.

As noted in previous editions, this bibliography, by its nature cannot be all-inclusive. We have been as thorough as possible in order to bring you the most complete list of significant and useful publications available today. We encourage you to make extensive use of this book. It can provide you with an incredible number of useful pamphlets and brochures for virtually any consumer education project.

Finally, I want to personally acknowledge the hard work and dedication given to this project by our Executive Director, Wendy Weinberg. Although many people contributed to the making of this revision, it could not have been published without her oversight and tireless efforts. Thank you, Wendy.

Joseph K. Goldberg
NACAA President

October, 1997

ABOUT THE BOOK

“Consumer Central” is designed to be easy to use. The book is divided by category so that you can search for the right brochure quickly. As you can see by looking through the table of contents, some categories are very general and others more specific. You may discover the information you seek in several categories.

Once you find the brochure that you want, note the **acronym** (the odd group of letters following the description of the brochure.) You will find an alphabetical list of acronyms at the back of the book, which contains the addresses and phone numbers for the offices that produce these brochures. Most of these brochures are free or are very low cost. **Write, call or use the web address of the office listed to obtain a copy.**

All of the offices listed in the back of the book produce **additional materials** to those listed in this resource guide. Contact those offices you are interested in, for a more complete listing of their publications. Additionally, you may contact the **cooperative extension office** near you. These offices produce a wealth of consumer education material too extensive to be listed in this book. You will find addresses for these offices after the list of acronyms. The Consumer Information Center also produces the **Consumer Information Catalog**, which lists more than 200 free or low cost federal publications. To obtain a free copy of this catalog, call 1-888-8 PUEBLO.

ACKNOWLEDGMENTS

The work of compiling this book was done by Dr. Janice Heckroth, of Indiana University of Pennsylvania, and Daniel Helfman, of M.C. Productions. Dr. Heckroth volunteered her time to kick off this project and helped to gather and organize many of the resources listed in this book. Special thanks go to Daniel Helfman whose dedication and insight proved invaluable in putting together “Consumer Central.”

NACAA thanks the offices that have researched and produced the brochures listed in this book and who continue to dedicate resources and time for consumer education.

Finally, NACAA thanks MasterCard International for their support of NACAA and for their assistance with this project.

*All of the information contained in the brochures listed herein
is from the sources cited and is not independently verified by NACAA.*

ABOUT NACAA

NACAA, the association of consumer agency administrators, represents over 160 consumer agencies at all levels of government in the United States and several other countries. Member agencies provide direct constituent services: advising consumers and businesses about legal rights and responsibilities; mediating consumer disputes; enforcing consumer laws and regulations; conducting public education programs. NACAA members enhance their effectiveness by joining together to:

- ⇒ Share information and expertise on administration, enforcement and other functions;
- ⇒ Advocate for strong consumer protections in the global marketplace;
- ⇒ Increase public awareness of consumer issues and consumers' rights.

NACAA membership is also available to representatives of institutions of higher learning that offer consumer courses and to legislative bodies. In addition, NACAA has Corporate Subscribers from leading businesses and trade organizations, who recognize the value of learning about consumer concerns, discussing issues with consumer protection officials, and promoting consumer awareness in cooperation with the association.

PUBLIC POLICY

Based on the experiences and views of its members, NACAA presents information to policy makers in both government and business to ensure fair marketplace practices and mechanisms for consumer redress.

PUBLICATIONS

The *NACAANEWS*, published ten times each year, contains reports from member agencies and others about current enforcement, educational, legislative and administrative efforts. *The Roundtable Manual* is compiled for the annual NACAA conference and highlights the major cases, issues, programs, and other activities of members. Another NACAA project, the *Health Fraud Information Exchange*, is designed to combat health fraud by disseminating information about investigations, litigation, public policy initiatives, and educational programs related to health products and services.

PROJECTS

In its ongoing commitment to promote consumer protection and awareness, NACAA works with other organizations and representatives of the public and private sectors to sponsor training seminars and conferences, conduct dialogues and produce educational materials.

For information about membership, publications or projects, contact NACAA at:

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Telephone 202-347-7395 Fax: 202-347-2563
E-mail: nacaa@erols.com**

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AGENCY INFORMATION

A Guide to Trading Standards

Explains what the Trading Standards Service in Britain does and how it can protect the public in the marketplace. [BRIT](#)

A New Direction For the 90's

Describes what each division at the Attorney General's Office does in Arkansas and explains some state consumer protection laws. [ARKAG](#)

All About Your Indiana Attorney General's Office

Describes some proactive projects, including: Project PEACE, Tobacco-Free Youth Coalition, Legal Lives, and more. [INAG](#)

The California Department of Consumer Affairs

Describes how the office helps consumers through a variety of programs including: education, mediation and enforcement. [CADCA](#)

Call For Action: CFA In Brief

Describes the Call For Action Network and how its consumer hotlines can help the public get redress. [CFACTION](#)

Check With Us!

Describes the various departments in the Broward County, Florida Consumer Affairs divisions and explains what each does. [FLBC](#)

Citizen & Consumer Affairs

Describes how the Office of Citizen & Consumer Affairs in Arlington County, Virginia handles complaint mediation and consumer education. [VAROCA](#)

Consumer Focus

Explains what the Division of Consumer Affairs of Palm Beach County, Florida does and how it helps the public. [FLPBC](#)

A Consumer Guide for the Citizens of Alabama

Describes the consumer affairs office, state laws

that protect consumers and how common schemes work. [ALAG](#)

A Consumer Services Guide

Describes all the consumer services that the office in Metro Dade County, Florida offers. [FLMDC](#)

Camden County (NJ) Division of Consumer Protection and Weights and Measures

Helps consumers sharpen buying skills, learn where to complain and use the consumer protection office. [NJCCCP](#)

Consumer Help: Economic Crime Division

Explains what consumer fraud is and provides tips for consumers. [COCS](#)

Consumer Protection Section: Information, Prevention and Mediation Services

Describes what the Consumer Protection office in Louisiana does and how it helps the public. [LADOJ](#)

Consumers' Bureau: Ask Us

Explains how the Manitoba Bureau works and how it can help consumers. Also available in French. [MCCA](#)

Cumberland County (PA) Department of Consumer Affairs

Describes the purpose of the consumer affairs office and the types of complaints it handles. [PACC](#)

Department of Consumer Protection Pinellas County (FL)

Describes how the department works and how consumers can benefit from the services. [FLPCCP](#)

Do You Need To Obtain a License or Registration From the Maine Bureau of Consumer Credit Protection?

Explains who needs to register with the state to sell credit. [MEOCC](#)

Get Satisfaction

Explains how the Texas Attorney General's

office works and where and how to file a complaint. [TXAG](#)

Help for Crime Victims

Answers questions consumers are likely to have about the Washington State crime victims compensation program and its benefits. [WAAG](#)

A Message From the Mercer County (NJ) Division of Consumer Affairs

Describes the types of complaints the consumer affairs office handles and how the office operates. Also available in Spanish. [NJMCCA](#)

Questions & Answers about the Alexandria (VA) Office of Consumer Affairs

Provides helpful information on what the consumer affairs office does and how to file a complaint. [VAOCA](#)

Ripped Off? Dealing with Consumer Fraud

Describes the services provided by the District Attorney's Office in Colorado, as well as reviewing consumer rights and responsibilities. [CODA](#)

The Consumer Protection Unit: Protecting Santa Clara County (CA) Consumers

A guide to using the consumer protection division. [CASC](#)

APPLIANCES

Appliance Labeling

Provides facts you should know about appliance labeling. [USDOE](#)

A Consumer Guide to Service Contracts for Electronic Equipment and Appliances

Explains what service contracts are and the types of coverage available. [CADCA](#)

Don't Be Left Out of the Cold

Some how-to's for refrigerator care and repair. [MIDET](#)

Electronic Equipment Repair

Know your rights before taking in your computer, television, VCR or stereo for repair. [FLDA](#)

A Guide to Making Energy-Smart Purchases

Presents ways to lower energy bills. [USDOE](#)

Keep Your Dryer Running Smoothly

Some how-to's for dryer care and repair. [MIDET](#)

Radiant Barriers

Many sales people say a radiant barrier will lower utility bill by 20 - 40%. Read this for the real story. [SCDCA](#)

Surge Suppressors

Explains how to select the right surge protector, which can prevent damage to electronic equipment in the event of an electrical storm. [SCDCA](#)

What You Need to Know About Buying Appliances and Furniture

Provides answers to frequently asked questions about buying appliances and furniture. [NYNC](#)

AUTO

All About Autos

Covers the Missouri Lemon Law, car repair, odometer rollback and used cars generally. [MOAG](#)

Auto Rentals

A checklist of car rental issues and tips that will help consumers make informed and economical choices. [NYC](#)

Auto Service Contracts

Helps consumers understand both the terms of an auto service contract and the responsibilities of the parties under this type of contract. [FTC](#)

Automobile Advertising "Cream Puffs & Lemons"

Explains the Connecticut State law concerning automobile dealers' ads. [CTCA](#)

Buying a New or Used Car

Provides advice for buying new and used cars, including items to check out before making the purchase. [VBCAD](#)

Car Ads: Reading Between the Lines

Helps consumers shop for cars by providing a myriad of questions to consider about car ads. [FTC](#)

The Car Buyers Checklist

A checklist for buying from a private seller or a licensed dealer. [AUST](#)

Car Buying Made Easier

Do's and don'ts for buying a new or used car or truck. Available on the web or in print. [IAAG](#)

Car Financing

Offers advice to help consumers decide between financing a car or paying cash. [FTC](#)

The Car Handbook

Walks the consumer through new car buying, used car buying, leasing, renting, insurance and other related topics. [MNAG](#)

Clean Cars, Clean Air: A Consumer Guide to Auto Emission Inspection and Maintenance Programs

Offers advice on how to maintain a car while also helping the environment. [CFA](#)

Collecting Used Oil for Recycling/Reuse

Written by the Environmental Protection Agency, it provides tips for changing your own motor oil. [CIC](#)

A Consumer Guide to Uniform Tire Quality Grading

Helps tire buyers make relative comparisons among tires. [NHTSA](#)

Cut-Rate Auto Financing

Helps consumers find out the actual cost of a car and determine the best way to pay for it. [MEOCC](#)

How to Take Care of Your Tires

Answers frequently asked questions about tire care, maintenance, tire rotation, wheel balancing and more. [NHTSA](#)

NHTSA Facts: Insurance Discounts and Traffic Safety Tips

Explains car insurance discounts, warranty dis-

counts, and how a car owner can get them. [NHTSA](#)

Odometer Rollback and Disclosure Act

A full copy of the Ohio law as well as a brief explanation of how to apply it. [OHAG](#)

Oops!!

Answers common questions about auto insurance. [NCL](#)

Recall Roundup

Find out if your car or car parts have been recalled by searching the Minnesota Attorney General's web site. [MNAG](#)

Renting a Car

Provides points to consider and questions to ask when reserving a rental car. [FTC](#)

REVS Check

A free service in Australia for checking registration numbers of used boats and other goods. [AUST](#)

REVS Check

REVS is a free service in Australia which tells potential car buyers if a car has been or is about to be repossessed. [AUST](#)

Take Control Before You Roll! Get the Facts About Auto Deposits and Refunds!

Helps consumers understand terms, such as auto deposits and refunds, before shopping for a car. [LADOJ](#)

Take Control Before You Roll! Get the Facts About Spot Financing a Vehicle!

Explains how deceptive schemes such as spot financing work and what you can do to protect yourself. [LADOJ](#)

Test-Only/Referee Centers

Test-Only Centers inspect cars for emissions in California. This guide explains how the process works. [CADCA](#)

Towing Ordinance

Explains the rules and regulations that towing companies must abide by in Metro Dade County, Florida. [FLMDC](#)

Understanding Your Warranty

Tips about written warranties and your rights.

[CALA](#)

AUTO LEASING

Buying and Leasing Cars

Helps consumers compare leasing and buying, shop for a car and understand a contract. [WAAG](#)

A Consumer's Guide to Auto Leasing

Contains useful pointers designed to help you make the best decision about whether auto leasing is right for you. [MNAG](#)

Driving a Bargain: Coming Out Ahead at the End of Your Auto Lease

Educates consumers about the legalese in leases. [CFA](#)

Look Before You Lease

Helps consumers ask questions, understand the fine print and shop around. [FTC](#)

Short-Term Vehicle Leasing

Explains the options of leasing vs. buying as well as the types of leases available. [CBBB](#)

AUTO LEMON

Back in the Driver's Seat

Outlines Connecticut's Lemon Law and the Automobile Dispute Settlement Program. [CTCA](#)

Beware! "As Is" Means "As Is"

It explains what "as is" means and what the Florida Lemon Law covers. [FLHCCP](#)

Motor Vehicle Lemon Law

Highlights the Washington State Lemon Law, explains which cars are eligible and describes how to take action under the law. [WAAG](#)

Questions and Answers on the "Lemon Law"

Provides answers to common questions about the Pennsylvania Lemon Law. [PADEL](#)

Searchable List of Vehicles 'Bought Back' under Florida's Lemon Law

A list of vehicles bought back by manufacturers. Available only on the web via <http://legal.firn.edu> [FLAG](#)

The New Michigan Lemon Law

A guide for new motor vehicle buyers. Answers common questions about the law protecting purchasers of automobiles. [MIAG](#)

AUTO NEW

Buying a New Car

Helps consumers understand the terms in a standard contract, financing options and how to make a smart deal. [FTC](#)

Consumer Tips on Buying a New Car

Contains useful tips for comparison shopping, negotiating, financing and leasing a car. [VAOCA](#)

How To Buy a New Car

Helps people assess needs, examine options, and understand car-buying terminology before negotiating a deal. [FLDA](#)

Oh New Car Dealer...

Contains a poem on car problems as well as important facts about car repair shops. [NJPCCA](#)

Tips for Buying a New Car

Provides prospective buyers with pointers on what to look for when buying a new car. [ILCHI](#)

Tips on Buying a New Car

Provides all the information consumers need to know in order to shop for that new car. [CBBB](#)

Your Rights as a New Car Buyer in North Carolina

Explains the state lemon law as well as the options available to consumers for redress. [NCDOJ](#)

AUTO REPAIR

Auto Repair

Helps consumers find a quality repair shop, establish a good relationship with their mechanic

and use preventative maintenance measures. [ILAG](#)

Auto Repair Can Really Fix You

Explains the Florida Motor Vehicle Repair Act and provides helpful pointers for car owners. [FLDA](#)

Auto Repair Law

Provides advice on dealing with an auto repair facility. It also makes recommendations for handling complaints. [WAAG](#)

Automobiles

Pointers to help consumers with car repair shops and buying a car. [FLPCCP](#)

Automobile Repair: Become a More Effective Consumer in the Car Repair Market

Offers tips to help consumers avoid problems with auto repair shops. [GGOCA](#)

Be Prepared: Avoid Car Repair Rip-offs

Explains common car repair rip-offs and provides survival tips for consumer protection. Also available in Spanish. [AZAG](#)

Car Repairs

Contains tips on how to protect yourself when your car or truck needs repair. [TXAG](#)

A Consumer's Guide to Automotive Repair in California

Provides tips to help keep a car in good condition and promote a good working relationship between the consumer and his or her auto repair shop. [CADCA](#)

A Consumer's Guide to Automotive Repair in California

Provides tips to help you enforce your rights under the law. [CADCA](#)

Florida Motor Vehicle Repair

Answers common questions about the Florida Car Repair Act and provides tips for consumers. [FLSA](#)

How to Find Your Way Under the Hood and Around the Car

A quick and easy guide to preventive

maintenance for the self-serve car owner. [MAP](#)

Know Your Rights...for Automobile Repairs

Explains the rights a Colorado consumer has in the car repair process. [COBODA](#)

Motor Vehicle Repair Ordinance

Provides advice to help Metro Dade, Florida residents select a repair shop, receive an estimate and avoid problems with car repairs. [FLMDC](#)

Ohio Auto Repairs and Services Law

Describes a car owner's rights in Ohio when dealing with car repair shops. [OHAG](#)

Taking the Scare Out of Auto Repair

Helps consumers select a good technician, provides questions to ask a technician and gives information about consumers' legal rights when dealing with a repair shop. [FTC](#)

Taking the Scare Out of Auto Repair

Helps people ask the right questions, identify common car troubles and handle any auto repair problem. [MNAG](#)

Tips on Car Repair

Helps people preserve a car and avoid problems through preventative maintenance and planning. [CBBB](#)

Your Auto Repair Rights

Describes the Colorado Motor Vehicle Repair and Auto Warranty Acts and provides tips for consumers with car problems. [COCS](#)

AUTO SAFETY

Air Bags: A Matter of Life or Death

Separates fact from fiction by clearly explaining how air bags work. [IIHS](#)

Beginning Drivers: Helping Them Make It Home

Provides tips for new drivers and their parents. [IIHS](#)

**Driver Death Rates: By Make and Series
1990-94 Models**

Provides driver deaths statistics for 1990-94 cars, trucks and utility vehicles from 1991 to 1995. [IIHS](#)

**Impaired Perspectives: Alcohol on America's
Highways**

Describes the problem, the offenders and what you can do to stop it. [NHTSA](#)

**Injury Collision & Theft Losses: By Make and
Model 1993-95 Models**

Summarizes recent injury, collision and theft losses of cars, trucks and utility vehicles. [IIHS](#)

Kids and Airbags

Provides simple do's and don'ts for parent drivers and others. [IIHS](#)

**NHTSA Facts: Anti-Lock Braking Systems
and Traffic Safety Tips**

Reviews the purpose of anti-lock braking systems, how they operate and their benefits. [NHTSA](#)

Shopping For A Safer Car, 1997's

Helps people shop for a safe car by explaining crashworthiness, crash testing and crash avoidance. [IIHS](#)

AUTO USED

Buying a Used Car

Explains your rights as a purchaser of a used car and contains some tips to help you get the most for your money. [TXAG](#)

Buying a Used Car

Explains protections under the FTC's Used Car Rule and offers some shopping suggestions. [FTC](#)

Buying a Used Car

Things to keep in mind before buying a used car. [ILAG](#)

Buylines: Wheels On the Used Car Lot

Describes used car problems and what you can do to avoid them. [SDOJ](#)

Consumer Alert: Used Car Buying

Answers common questions about buying a used car. [CALA](#)

A Consumer Guide to Used Cars

Helps British consumers buy a used car by listing questions to ask, items to check for and laws that cover the transaction. [BRIT](#)

A Consumer's Guide to Buying a Used Car

Offers suggestions and tips to assist the purchaser in the used car buying process. [CADCA](#)

Guidelines for Buying a Used Car

Helps consumers gather all information relevant to buying a quality used car. [KSAG](#)

How To Buy a Used Car

Supplies information about the public and private sale of used cars, warranties and tips on buying. [FLDA](#)

Minnesota's Used Car Warranty Law

It explains the Used Car Warranty Law and offers tips for purchasing used cars. [MNAG](#)

**Take Control Before You Roll! Get the Facts
About New and Unused Vehicles**

Provides everything a consumer should know before purchasing a car. [LADOJ](#)

Tips for Buying a Used Car

Assists consumers with some of the do's and don'ts when buying a used car. [ILCHI](#)

Tips on Buying a Used Car

Recommends pre-shopping homework, shopping tips and other pointers for consumers on purchasing a used car. [CBBB](#)

Used Car Buying Checklist

A checklist to help buyers evaluate used cars. [VAOCA](#)

Used Car Checklist

A comprehensive list of items to check on a used car. [ORDOJ](#)

Your Used Car, The Lemon Aid Law and You

A guide to the seven-day refund law in Massachusetts. [MAAG](#)

BANKING

Bank Products: What's Insured and What's Not

Explains deposits and investments, while emphasizing that deposits alone are insured by the Federal Government. [FRBP](#)

Banking Basics

An introduction to banking for young people, that answers a variety of basic questions. [FRBB](#)

Checkbooklet

Provides basic information about checking accounts, special types of checks and the check collection system. [FRBA](#)

Checkpoints

Gives step-by-step instructions on the proper way to write, deposit, and cash checks. Also available in Spanish. [FRBB](#)

Check Rights

Describes checks by type. Outlines the check collection process and the role of the Federal Reserve. [FRBB](#)

Checks to Cash

Explains why banks generally refuse to cash checks for non-customers and describes check cashing options. [FRBB](#)

Controlling Interest

Discusses ceilings on interest rates and explains the economic theory behind the arguments for and against these caps. [FRBC](#)

Cosigning a Loan

Describes the legal obligations of people who cosign a loan. [FTC](#)

Electronic Banking

Describes types of electronic banking and the laws covering it. [FTC](#)

Electronic Banking for Today's Consumer

Explains electronic services such as ATMs, direct deposit, bill-paying services and point-of-sale terminals. [FDICPA](#)

Electronic Money

Describes Electronic Funds Transfer (EFT) systems and explains the rights and responsibilities of both consumers and financial institutions who use them. [FRBC](#)

Endorsing Your Check: What the New Endorsement Standard Means

Helps consumers understand how to endorse checks in a way that helps the check clearing process work smoothly. [FDICPA](#)

Making Deposits: When Will Your Money Be Available?

It describes the Expedited Funds Availability Act, which mandates when checks must clear. [FDIC](#)

Points of Interest

Answers frequently asked questions about interest rates. [FRBC](#)

Right Checks

Describes how several types of checks work, including certified checks, personal and postal money orders and others. [FRBB](#)

Selected Interest Rates

Highlights interest rates on Treasury securities, constant maturities and prime rates since 1970. [FRBD](#)

The ABC's of Figuring Interest

Describes some common methods of calculating interest and how they can effect total interest payments. [FRBC](#)

The Story of Banks

In a story format, it teaches people about simple and sophisticated bank services. Teacher's guide also available. [FRBNY](#)

What's in a Name? Getting to Know Your Financial Institution

Describes different depository institutions and

identifies the regulators, insurers and chartering authorities. [FDICPA](#)

Your Insured Deposit: Questions and Answers About Your Insured Deposit

Describes the deposit insurance coverage provided by the FDIC to depositors of insured banks and savings associations. [FDIC](#)

CHARITIES

Charities Check Before Giving

Offers good advice to make sure the money you choose to donate goes to a reputable cause. [WAAG](#)

Charitable Donation\$: Give or Take

Gives a charity checklist so that consumers can be sure the money they contribute will support worthwhile causes. [FTC](#)

Charities: Giving Wisely

Intended to help consumers give money to legitimate charities. [KSAG](#)

Charitable Raffles

Reviews the restrictions that apply under Texas law to operators of charity raffles. [TXAG](#)

Charitable Solicitations

What questions to ask when you are solicited by charitable groups. [MOAG](#)

Donating to Public Safety Fund-Raiser\$

Helps people investigate before donating money. [FTC](#)

Giving to Charities

Lists red flags to look for so that consumers can give wisely, not impulsively. [TXAG](#)

Guidelines for Donations when Dealing with Charities (Set of 2)

Provides questions to ask when donating to charities. [SCDCA](#)

How to Make Your Charitable Dollars Count

Helps consumers maximize the impact of their hard-earned dollars when considering investments in charities. [PAAG](#)

Oregon Wise Giving Guide

Helps consumers become informed before giving money. [ORDOJ](#)

Public Safety Fund-Raising Appeals: Make Your Donations Count

Helps people direct their public safety contributions. [FTC](#)

Raising Funds? What to Know About Hiring a Professional

Helps organizations hire and finalize contracts with professional fund raisers. [FTC](#)

Tips on Giving

Provides a list of fifteen important areas to investigate before making a donation. [FLDA](#)

CHILD SAFETY

A Consumer Guide to Toy Safety

Helps British parents buy safe toys based on the age of the child. [BRIT](#)

A Kid's Guide to Safe Walking

Offers children and young adults safety tips to use when walking or crossing the street. [NHTSA](#)

Baby Product Safety Alert

A warning about crib strangulations and suffocations. [USCPSC](#)

Be Head Smart - It's Time To Start

Covers the importance of wearing bicycle helmets to reduce head injuries. [NHTSA](#)

Car Seat Safety. Why? When? What? Where? How?

Provides information on correct car seat use for children of various ages. [NHTSA](#)

Childhood Lead Poisoning

Points out the dangers of lead poisoning and describes available testing measures. Available in several languages. [CA](#)

Childhood Lead Poisoning Tip Card

Provides health pointers for parents concerned about their child's exposure to lead. [NYAG](#)

For Kids' Sake

Helpful hints when buying, maintaining and storing toys. [USCPSC](#)

Guidelines for Drawstrings on Children's Outerwear

Rules to prevent children from strangling, or getting entangled, in the neck and waist drawstrings of clothes. [USCPSC](#)

Home Playground Safety Tips

Discloses the reasons for most playground accidents and recommends safety tips to prevent them. [USCPSC](#)

Just the Facts...Bunk Beds #71

Reveals hazards associated with bunk bed structures, so that parents can create a safe bedroom environment. [USCPSC](#)

Poison Prevention Fact Sheet

Gives tips for storing medicines and other household products that can poison children. Stock # D15779 [AARP](#)

Soft Contained Play Equipment Safety Checklist

A safety checklist on one of the newest and most popular types of playground equipment. [USCPSC](#)

Ten Steps Toward a Safer Playground

A checklist to use when inspecting your local school or community playground. [USCPSC](#)

The Dangers of Electric Toys

Explains several ways that electric toys can harm kids. [USCPSC](#)

The Poison Safety Game

Designed to help young teens protect their younger brothers and sisters from poisonings. [USFDA](#)

Tips For Your Baby's Safety

A nursery equipment safety checklist to help you keep your baby safe. [USCPSC](#)

Tips for Public Playground Safety

Part of the "Handbook for Public Playground

Safety," this fact sheet offers advice for parents and teachers on inspecting playground equipment. [USCPSC](#)

Toy Shopping Safety Sheet

Uncovers hidden hazards in toys. Stock # D15614. [AARP](#)

CHILDREN

A Little Money Fun: Financial Literacy Activities for Youth

Helps children understand the value of money and how to use it wisely. [NEFE](#)

A Parent's Guide: Advertising and Your Child

Ways that parents can teach kids about how advertising works. [CBBB](#)

A Parents' Guide to Preventing Inhalant Abuse

Helps parents identify inhalant abuse and learn how to prevent or stop this problem. [USCPSC](#)

A Practical Guide for Parents: Advertising, Nutrition and Kids

Helps parents and children understand food advertisements and learn how to select foods to meet basic nutritional needs. [CBBB](#)

Breastmilk or Formula: Making the Right Choice for Your Baby

Explains the benefits of both breastmilk and formula so women can make an informed decision. [USFDA](#)

Cheating Babies: Nutritional Quality and Cost of Commercial Baby Food

Provides recommendations for parents and argues for changes in the commercial baby food industry. [CSPI](#)

Children and Tobacco: A Guide to the New Federal Regulations

Describes the new rules in easy to understand language. [USFDA](#)

Children & Tobacco: A Retailer's Guide to the New Federal Regulations

Answers frequently asked questions about selling

and advertising of tobacco products. [USFDA](#)

Consumer Issues Facing Young Adults

Covers renting an apartment, establishing credit, buying a car and other transactions. [VBCAD](#)

Consumer Rights in the Marketplace and Citizen Services

A coloring book for children about consumer issues. [NJPCCA](#)

Give Your Child Something That Will Last a Lifetime ... Quality Child-Care

Outlines steps to finding quality child-care and includes new information on accreditation. [CCA](#)

Growing Up Drug Free

Informs parents on what children should know about drugs, alcohol and tobacco. [CIC](#)

Kids, Cash, Plastic and You: A Guidebook for Families on Mastering Money

Helps families master budgeting and credit. [CIC](#)

Kids and Money: Teaching Children About Money and Credit

Helps parents teach kids about money and budgets. [NFCC](#)

Know Your Child's Day-Care Center

How to choose a quality day-care center for your child. [FLHCCC](#)

Know Your Child's Family Day-Care Home

How to choose quality day-care for your child in someone else's home. [FLHCCC](#)

Living in a Material World, Lessons on Commercialism, Consumption and Environment

A teacher's guide complete with lesson plans, teacher background information, overheads and student handouts. [CSPI](#)

Question and Answer Visitation Rights Brochure

A guide for grandparents seeking visitation rights within their state. Stock number D15306 [AARP](#)

Promoting Quality Child-Care: Innovations in Consumer Education

Sets forth principles of successful consumer education programs on how to choose quality child-care. [NCCIC](#)

Self-Regulatory Guidelines for Children's Advertising

Lists guidelines set by the Children's Advertising Review Unit (CARU) of the Council of Better Business Bureaus on advertising directed at children. [CBBB](#)

Straight Talk About Inhalant Abuse and Children: Know the Signs

Explains the dangers of inhalant abuse, outlines signs of trouble, and provides tips to follow if you suspect inhalant abuse. [PAAG](#)

Teaching Your Children How to Save and Spend

Helps parents teach kids how to shop, save and budget. [AMEX](#)

The Real Deal

Helps pre-teens smarten up about shopping. [FTC](#)

The Real Deal: Playing the Buying Game

Teaches kids to be smart shoppers and wise consumers. [MNAG](#)

Toys & Play

Describes how play can improve your child's development. [CIC](#)

CREDIT

A Guide to Business Credit and the Equal Credit Opportunity Act

Explains consumer's rights under the Equal Credit Opportunity Act and provides advice on preparing an effective loan presentation. [FDIC](#)

A Guide to Business Credit for Women, Minorities, and Small Businesses

Explains the Equal Credit Opportunity Act and helps people prepare an effective loan application. [FRS](#)

A Smart New Way to Pay

Provides information on debit card use.

[CFACTION](#)

Are You in a Credit Emergency?

Helps people evaluate their financial situation and provides advice for those who cannot meet a payment deadline. [NFCC](#)

Buying on Credit: Know Your Rights

Describes how to shop for a loan, how to protect your credit record and outlines your rights as a credit card user. [ABA](#)

Credit (Set of 2)

Provides information on establishing credit, credit ratings and records, and credit bureaus. [SCDCA](#)

Credit and Divorce

Covers problems that can arise with joint accounts after divorce. [FTC](#)

Credit and Your Consumer Rights

Describes why consumers should maintain a good credit rating, what credit reports are and the laws that govern both. [FTC](#)

Credit: Get It, Use It, Don't Abuse It

Provides answers to common questions about credit. [PADEL](#)

Credit Guide

A step-by-step guide to credit, including guidelines for obtaining and using consumer credit. [FRBC](#)

Credit Help: Names and Numbers to Know

Provides advice on who to call for help in handling credit problems, such as getting a low-cost or secured credit card. [NICE](#)

Credit History: It Tells a lot About You

Explains what a credit history is, how one can build a credit history and how to protect it. [NCL](#)

Do You Need Credit?

Provides some basic information about what credit is and how to obtain it. [NFCC](#)

Downeaster Pocket Credit Guide

Allows consumers to look up the monthly payment and total finance charge, if they know the amount financed, the length of the loan and the interest rate. [MEOCC](#)

Easy Credit? Not So Fast

Helps people recognize advance-fee loan ads, learn how to tell them from legitimate offers and more. [FTC](#)

Equal Credit Opportunity

Explains the Equal Credit Opportunity Act, including what a creditor may not do when granting credit. [FTC](#)

Equal Credit Opportunity and Age: Your Rights

Describes the Equal Credit Opportunity Act, which outlaws age discrimination in granting credit. [FDIC](#)

Equal Credit Opportunity and Women: Your Rights (Spanish also available)

Describes the Equal Credit Opportunity Act as it applies to gender and marital status. [FDIC](#)

Establishing Good Credit

Provides ways consumers can establish and maintain good credit. [CA](#)

Fair Credit Billing

Highlights of the Fair Credit Billing Act and examples of its application. [FTC](#)

Fair Credit Billing: Your Rights

Tells consumers how to resolve a billing dispute in a way that protects their credit rating. [FDIC](#)

Getting Credit...And Using It Wisely

Describes how you can obtain credit, provides rules for avoiding problems and describes legal protections. [NYNC](#)

Give Yourself Credit

Explains several federal consumer credit protection laws. [FRBSF](#)

Home Equity Conversion Sheet

A brief description of major types of home equity conversion plans. Stock number D13722. [AARP](#)

Home Equity Loans

Questions to ask before getting a home equity loan. [MOAG](#)

How About a Home Equity Line of Credit?

Part of the Consumer Credit Series, it provides a worksheet to help consumers compare lenders and their terms. [NCL](#)

How the Equal Credit Opportunity Act Affects You

Gives a summary of the Act's main provisions. [FRBP](#)

How to Establish and Use Credit

Details how to qualify for credit and use it wisely. [FDICPA](#)

Quiz Yourself on Credit

A fun consumer credit quiz for adults. [NFCC](#)

Ready, Set...Credit

Helps people get a credit card and use it responsibly. [FTC](#)

Rebuilding Good Credit

Outlines the legal ways that consumers can rebuild a damaged credit record at little or no charge. [CA](#)

Scoring for Credit

An overview of the credit scoring system used by businesses and creditors. [FTC](#)

Six Steps to Re-establishing Credit

Provides pointers to help consumers get back to financial health. [NFCC](#)

The Smart Credit Quiz

Provides a quick test of how credit smart you are. [MC](#)

The Story of Consumer Credit

Explains consumer rights and responsibilities

and covers credit regulations. Teacher's guide also available. [FRBNY](#)

Tips on Consumer Credit

Defines credit terminology, explains how to shop for a credit card and helps consumers avoid credit card fraud. [CBBB](#)

Trading Standards Information: Can I Cancel My Credit Agreement?

Explains when and how a British consumer can cancel a credit agreement. [BRIT](#)

Trading Standards Information: The True Cost of Credit

Defines APR for British consumers and lists items to consider when looking for credit. [BRIT](#)

Using Credit

The basics on consumer credit, including an explanation of the consumer credit laws. [NFCC](#)

Using Credit Wisely

Available in many languages, it teaches consumers how to be responsible with credit. [MNAG](#)

When Your Home Is on the Line: What You Should Know About Home Equity Lines of Credit

Describes home equity plans, how they work and how consumers can obtain this type of credit. [FRS](#)

Your Credit Agreement

For Australian consumers who signed a credit agreement before November 1996. [AUST](#)

CREDIT CARDS

Applying for Credit and Charge Cards: What Consumers Should Know About the Cost and Terms of Credit

Explains how the Fair Credit Act can help consumers shop for credit. [FRBP](#)

Avoiding Credit and Charge Card Fraud

Do's and don'ts to protect yourself from credit and charge card fraud. [FTC](#)

Choosing and Using Credit Cards

Helps consumers understand “pre-approved” credit card offers by explaining credit card terms, features and costs. [FTC](#)

Consumer Alert: Credit Card and Check Identification

Explains what identification may be requested for check and credit card purchases in California. [CALA](#)

Credit and ATM Cards: What To Do If They're Lost or Stolen

Describes the Fair Credit Billing Act, electronic fund transfer and how to protect your credit or ATM cards if they are lost or stolen. [FTC](#)

Credit Card Blocking

Explains what credit card blocking is and how consumers can avoid problems with it. [FTC](#)

Credit Cards: A Guide For Consumers

Explains what a consumer should know when choosing, applying for and using credit cards. [NYSCPB](#)

Credit Cards and ATM Cards

Provides tips and information about regulations that govern credit and ATM cards. [TXAG](#)

Disputing Credit Card Charges

Explains how consumers can dispute billing errors. [CALA](#)

Getting and Keeping Credit: Your Guide to Credit Cards and Credit Records

Provides practical tips on saving money and protecting yourself in credit transactions. [ABA](#)

Gold and Platinum Cards

Explains some ‘gold’ or ‘platinum’ card offers that promise to deliver credit cards or improve a credit rating. [FTC](#)

Plastic Fraud: Getting a Handle on Debit and Credit Cards

Reviews credit and debit card fraud and the regulations that protect the consumer. [FRBP](#)

Preventing Credit Card Fraud

Describes how crooks steal and use credit cards. Also explains how to protect a card. Available in many languages. [CA](#)

Saving Money on Credit Cards

Helps people shop for a credit card and explains how credit card charges are calculated. Available in many languages. [CA](#)

Secured Credit Card Marketing Scams

Covers the differences between secured and unsecured cards and reveals some deceptive secured credit card schemes. [FTC](#)

SHOP...The Card You Pick Can Save You Money

Provides rates and terms of credit cards from financial institutions including the largest card issuers. [FRS](#)

The Hidden Price of Plastic

Credit card costs consumers should know. [MAAG](#)

Understanding Credit Card Costs

Tips on reducing finance charges. [PADEL](#)

Understanding Credit Card Costs

Explains how card issuers calculate interest and fees, and gives tips on reducing finance charges. [CA](#)

Using Credit and Charge Cards Overseas

Clarifies consumers rights when making purchases overseas with a credit card. [AMEX](#)

CREDIT REPORTS AND CREDIT BUREAUS

Credit Bureaus and Credit Reports

Educates consumers about how to obtain a copy of their credit report and how to correct faulty information in it. [MEOCC](#)

Credit Repair - Buyer Beware

A guide to credit repair services and how to improve credit. [CALA](#)

Credit Repair Scams

How to avoid the bad ads and get real credit help.

[MOAG](#)

Credit Repair: Self-Help May Be Best

Explains how to improve credit worthiness and lists resources for low or no-cost help. [FTC](#)

Do-It-Yourself Guide to Fixing Your Credit Report

Alerts people to scams conducted by some credit-repair companies, and explains how consumers can repair mistakes in reports on their own. [NYC](#)

Don't Be Fooled by Misleading "Credit Repair" Claims!

What to do about inaccurate information in a credit report or a poor credit history. Available in five languages. [CA](#)

Fair Credit Reporting

A synopsis of the Fair Credit Reporting Act, consumer credit reports and credit reporting agencies. [FTC](#)

'File Segregation': A New Credit Repair Scam

Describes how this new fraud works and provides tips so that consumers do not get taken. [FTC](#)

Tips for Consumers on How to Spot Credit Repair Scams

Explains what a credit report is, how to correct errors and how to avoid credit repair scams. [PAAG](#)

What is Your Credit Report

Answers common questions about a consumer credit report. [NFCC](#)

What Your Credit Report Says About You

Explains what a credit report is, how it is used and why prospective borrowers should get their credit report. [FDICPA](#)

Your Credit Rating

Describes the importance of a credit history and consumers' rights when using credit. [FRBP](#)

DEATH

A Caring Response to an AIDS Related Death

Answers to common questions about an AIDS related death, plus information on support services available to survivors. [NFDA](#)

A Consumer Guide to Funeral and Cemetery Purchases

Helps consumers ask the right questions, compare prices and services and make informed decisions about a funeral. [CADCA](#)

A Guide to Dealing With Death

Helps consumers understand the problems and processes surrounding a death including: living wills, organ donations, estate planning options, wills, living trust, funeral arrangements, death benefits, financial concerns, probate and taxes. [WAAG](#)

Anatomical Gifts

Explains the process of anatomical donations and how they effect the funeral. [NFDA](#)

Caskets and Burial Vaults

Describes the federal funeral rule and the option of pre-planning a funeral. [FTC](#)

Funerals: A Consumer Guide

Explains federal regulations that can protect consumers from overpaying for funerals. [FTC](#)

Making Funeral Arrangements

Describes options available when planning a funeral. Includes a planning form. [NFDA](#)

Pre-Need Funeral Plans

Get questions answered before buying a burial plan. [MOAG](#)

What is Probate?

Answers to some of the most frequently asked questions about probate procedures in Oregon. [ORBAR](#)

Your Will

Answers to some of the most frequently asked questions in Oregon about wills. [ORBAR](#)

DEBT COLLECTION

Collection Agencies

Gives advice and outlines options when a consumer has been contacted by a collection agency. [CALA](#)

Consumer Alert: Motor Vehicle Repossession

Explains when cars can be repossessed, how an owner can get the car back and the rights of the owner. [CALA](#)

Credit: Dealing With Debts, Collection Agencies, and Repossessions.

An overview on how to deal with debts. [WAAG](#)

Debt Collection

Explains what a debt collector can and can not do. [TXAG](#)

Debt Collection and Repossession

Explains consumers' rights when dealing with a collection agency and provides information about repossession. [MEOCC](#)

Fair Debt Collection

Answers commonly asked questions about consumers' rights under the Fair Debt Collection Practices Act. [FTC](#)

Fair Debt Collection

Describes a consumer's rights when dealing with a debt collection agency. [ILAG](#)

Fair Debt Collection Practices Act

Summarizes the main provisions of the Act. [FRBP](#)

Vehicle Repossession

Informs consumers of their rights as well as the creditors rights, if a vehicle is repossessed. [FTC](#)

DISASTER RELIEF

Advice and Tips for Flood Victims

Describes typical scams after a natural disaster hits and provides remedies for consumers. [MOAG](#)

After Disaster Strikes...

How to recover financially from a natural disaster. [NEFE](#)

Before Disaster Strikes...

How to make sure you're financially prepared to deal with a natural disaster. [NEFE](#)

Consumer Tips for Natural Disaster Victims

Provides advice regarding home repair, credit, and motor vehicle repair following a natural disaster. [FLDA](#)

Post Disaster Consumer Tips

Suggests what to do when filing insurance claims, dealing with adjusters and coping with other problems after a disaster. [FLPCCP](#)

DOOR-TO-DOOR SALES

Buylines: Door-to-Door Sales

Describes typical door-to-door complaints and gives pointers to help consumers avoid these problems. [SDOJ](#)

Door-to-Door Sales

Helps consumers learn to shut their door on a high-pressure salesperson. [MOAG](#)

Door-to-Door Sales

Tips for outsmarting door-to-door scam artists. Also describes the Texas Home Solicitation Transactions Act. [TXAG](#)

Home Improvements Sold Door-to-Door

Advises people on how to avoid problems with home improvement contractors. Also available in French. [MCCA](#)

The Cooling-Off Rule

Explains when the FTC's Cooling-Off Rule applies and how to cancel an order made as a result of a salespersons' visit to a home. [FTC](#)

Three-Day Right to Cancel

Highlights the three-day right to cancel (door-to-door sales law). [ILAG](#)

EDUCATION

How to Choose a Vocational School

Lists a number of important questions that consumers should ask when considering a vocational school. [CALA](#)

Preparing Your Child for College: A Resource Book for Parents

Provides work sheets to help plan for college, academically and financially. [CIC](#)

Project Real World: Economic Living Skills for High School Students

Teaches young adults to make wise decisions when shopping and transacting business in the marketplace. [MCCA](#)

Tips on Financial Aid for College

Solid advice for parents, legal guardians and students regarding saving, investing and applying for financial aid. [CBBB](#)

EMPLOYMENT

Buylines: Training Courses

Describes training courses and the laws that protect consumers from scams. [SDOJ](#)

Buylines: Work-at-Home Schemes

Describes work-at-home schemes and provides tips for protection. [SDOJ](#)

Help Wanted ... Finding a Job

Describes what fraudulent job ads look like and teaches consumers to spot a phony one. [FTC](#)

Home Employment Opportunities

Helps people recognize and evaluate work-at-home claims. [FLDA](#)

Is that Traveling Sales Job for You?

Explains the realities of door-to-door sales jobs for young people. [DSEF](#)

Making a Difference: Women in Home Building

An Australian brochure that tries to change

attitudes about women breaking into this male dominated industry. [AUST](#)

Resumes, Application Forms, Cover Letters, and Interviews.

Provides tips for tailoring a resume to specific jobs. [CIC](#)

So You Want To Be in Pictures?

A consumer's guide to the acting and modeling industries. [AZAG](#)

Thinking Business? Think Co-operatives.

Explains what a co-operative is and why consumers should use them. [AUST](#)

Tips on Employment Services

Describes different types of employment placement companies and how each operates. [CBBB](#)

Tips on Overseas Job Scams

Covers common overseas employment scams and provides advice on how to avoid the pitfalls. [CBBB](#)

Tips on Work-at-Home Schemes

Covers how the scams work and outlines steps a consumer should take before he or she signs up. [CBBB](#)

Work at Home Opportunities: Fact or Fiction?

Describes the ads as well as the scams. [FLHCCP](#)

FINANCIAL ADVISORS

A Good Market Tip: Get To Know Your Broker Before You Write That Check

Helps people choose an investment professional and provides advice on dealing with a broker. [NVSOS](#)

Choosing A Financial Planner

Helps investors find an educated, experienced and ethical financial planner. [CTDOB](#)

Fraud and Abuse in the Financial Planning Industry

Explains the three basic types of financial

planners and provides red flags of financial planning fraud and abuse. [KSC](#)

How to Choose and Deal with a Stockbroker

Helps consumers set investment goals, choose a broker and figure out what to do if they have a problem with their account. [KSC](#)

Selecting a Financial Planner, Investment Advisor or Stockbroker

Provides questions to ask and tips to follow in selecting a registered financial planner, investment advisor or stockbroker. [MSSOS](#)

Tips on Tax Preparers

Explains who qualifies as a tax preparer, the types of income tax preparers and how to choose one. [CBBB](#)

What Every Investor Needs To Know

A guide to preventing and resolving problems in using investment professionals. [CTDOB](#)

FIRE SAFETY

10 Tips for Hotel/Motel Fire Safety

Things to look for to remain safe while staying in hotels and motels. [NFPA](#)

10 Tips for Fire Safety

Important fire safety tips for home and work. [NFPA](#)

Automatic Sprinklers: Save Lives, Save Property

Explains how sprinkler systems work. [NFPA](#)

E.D.I.T.H. Exit Drills in the Home

Stresses the importance of knowing all escape routes in a home in case of a fire. [NFPA](#)

Fire Extinguishers: Your Small-Fire Defense

Explains how extinguishers have their limits, how to buy them and steps to take in fighting a fire. [NFPA](#)

Fire Prevention All Over Your Home

Gives safety tips to prevent electrical fires. [NFPA](#)

Fire Safety Checklist for Older Consumers

Provides tips to help seniors avoid and survive fires. [USCPSC](#)

Fire Safety For People With Disabilities

Suggests how to plan ahead for fire emergencies. [NFPA](#)

Fire Safety in High-Rise Buildings

Details ways to prevent office fires before they start. [NFPA](#)

Fire Safety on the Job

Outlines nine fire prevention tips to use while on the job. [NFPA](#)

Fire Safety Tips for Babysitters

Helpful pointers to give a babysitter. [NFPA](#)

Firesafety for Older Adults

Provides guidance for seniors to improve fire safety in their homes. [NFPA](#)

Fireworks: Spectacular Danger

Explains the dangers of fireworks. [NFPA](#)

Heat...Without Getting Burned

Gives fire prevention tips in the home. [NFPA](#)

How to Survive a Hotel Fire

Provides safety steps to take when checking into a room and describes what to do if there is a fire. [NFPA](#)

Keeping Current on Electrical Firesafety

Explains how to prevent electrical fires. [NFPA](#)

New Electric Heat Tapes Help Prevent Fires

A fact sheet with important safety tips about electric heat tapes. [USCPSC](#)

Play It Safe, Plan Your Escape

Describes what to do when a fire occurs. [NFPA](#)

Smoke Detectors

Explains how to choose and maintain a smoke detector. [NFPA](#)

Space Heaters Need...

Tips on space heaters and where to place them in a home. [NFPA](#)

Sparky's Inspection Checklist

Steps to take to be fire safe in a home. [NFPA](#)

Teaching Little Ones to be Fire Safe

Methods for parents and teachers to use in teaching children fire safety. [NFPA](#)

FOOD

A Consumer's Guide to Safe Drinking Water

Warns of potential problems with drinking water and explains how to find out if water is safe. [NCL](#)

Bag It!

A guide to nutritious brown bag lunches. [MIDET](#)

Biotechnology and Food

Describes how health-conscious consumers can benefit from biotechnology. [ACSH](#)

Can Your Kitchen Pass the Food Safety Test?

Pointers on food storage, food handling and cooking. [USFDA](#)

Dietary Guidelines for Americans

Explains how to choose a tasty and nutritious diet. [CIC](#)

Eating Safely

Helps consumers avoid foodborne illnesses. [ACSH](#)

Facts About Fats

Differentiates several types of fats: including saturated, unsaturated and partially hydrogenated fats. [ACSH](#)

Food Safety Advice for Persons with AIDS (PWA)

Pointers for PWA on shopping for food, eating at home or out and traveling abroad. [USFDA](#)

From Market to Mealtime: What You Should Know About Meat, Poultry, and Seafood

A comprehensive brochure about selecting, purchasing, handling and preparing foods. [NCL](#)

Healthy Foods

An indispensable shopping guide to the best of the basics: fruits, grains, vegetables, beans, cereals and meats. [CSPI](#)

How to Help Avoid Foodborne Illness in the Home

Provides easy tips that will keep your food free from the four most common and dangerous bacteria. [CIC](#)

If You Eat Raw Oysters, You Need To Know...

Explains the risk factors and various illnesses that can be contracted from eating raw oysters. [USFDA](#)

Irradiated Food

Answers common questions about the quality and safety of irradiated foods. [ACSH](#)

Keep It Safe, Keep It Clean

Offers tips on fighting germs, including E. coli, in the home. [STOP](#)

Keep Your Food Safe

An easy-to-read brochure on food safety, for people with low reading comprehension skills. [USFDA](#)

More People Trying Vegetarian Diets

A detailed article on different types of vegetarian diets. [USFDA](#)

Olestra: What's the Story? The Scientific Facts

Explains the potential benefits and problems with this fat substitute. [ACSH](#)

Organizing for Better School Food

A booklet that explains how to organize a campaign to improve the nutritional quality of school meals. [CSPI](#)

Quick Consumer Guide to Safe Food Handling

Helps consumers handle, cook and prepare food safely in the home using a proven approach. [GPO](#)

Playing Chicken: The Human Cost of Inadequate Regulation of the Poultry Industry

Documents the extensive contamination of poultry products. [CSPI](#)

Rate Your Plate

Helps 5 to 10 year olds make healthy food choices. [CSPI](#)

Safe Food: Eating Wisely in a Risky World

Practical tips and suggestions for eating sagely and healthfully. [CSPI](#)

Shopping for Food and Making Meals in Minutes Using the Dietary Guidelines

Contains quick meal hints, tips on reading food labels and 18 timesaving recipe ideas. [GPO](#)

Tim's Place: Diner's Rights in Connecticut

Explains common culinary tricks used by restaurants. [CTCA](#)

HEALTH

Access to Health Care

Reviews a Texas law that requires non-profit hospitals to provide some health care to people without insurance. [TXAG](#)

AIDS: Women at Risk

Educates women about AIDS; explains how it is contracted; and provides steps to minimize or lessen the chances of getting this disease. [NCL](#)

Anxiety Disorders

Details what treatments and resources are available to sufferers of anxiety disorders. [CIC](#)

Chiropractic

A pamphlet that describes the history of the chiropractic profession and the risks of such treatment. [NCAHF](#)

Choosing the Best Long Term Care Option: A Guide for Elders and Their Families

Describes several long term care options and provides guidance to consumers on how to evaluate these services. [MAAG](#)

Chronic Fatigue Syndrome

Describes the history of the disease, proven and unproven treatments and recent research. [ACSH](#)

Colds and Flus: Time Only Sure Cure

Covers common and unusual methods for curing a cold and flu. [USFDA](#)

Dollars and Sense About Hearing Aid\$

Helps people shop for and purchase an affordable, quality hearing aid. [CADCA](#)

Eye Wear

Describes the various types of eye care professionals as well as the consumer's legal rights when using their services. [FTC](#)

FDA Consumer

Covers recent developments in the regulation of foods, drugs and cosmetics. [CIC](#)

Fraudulent Health Claims: Don't Be Fooled

Helps consumers spot false and unsubstantiated health claims. [FTC](#)

Health Clubs: Exercise Your Rights

Describes who is covered by the Washington State Health Club Law, how it works, things to keep in mind when seeking a health club membership and how to cancel a membership. [WAAG](#)

Health Clubs: "Buying a Better Body"

Provides pointers to help consumers make a wise decision when choosing a health club. [CTCA](#)

Health & Fitness Clubs

What your rights are when you sign health and fitness club contracts. [MOAG](#)

Health Information On-Line

The FDA's web site (www.fda.gov) offers extensive health and medical information on the Internet. [USFDA](#)

Health Spas

Tells consumers what they ought to know when selecting a health spa. [GGOCA](#)

Health Studios

Outlines the laws on health studios and advises consumers of their rights and obligations as members. [FLDA](#)

Hearing Aids

Questions to ask before buying a hearing aid. [MOAG](#)

Helping the Depressed Person Get Treatment

Produced by National Institute of Mental Health, it gives advice, examples of symptoms and options for treatments. [CIC](#)

Helping To Keep Medicaid Costs Low

Describes prevalent types of Medicaid fraud and billing errors, and provides helpful hints for consumers to keep their costs down. [INAG](#)

Medicaid Fraud Control Unit

Describes the unit that investigates Medicaid provider fraud, physical abuse and criminal neglect. [TXAG](#)

Mental Health Services

Provides answers to the most commonly asked questions about mental health services. [GPO](#)

Of Mice and Mandates

Examines the historical approach to animal testing for predicting cancer and other health effects in humans and discusses the uses and limitations of such testing in protecting public health. [ACSH](#)

Overcoming Infertility

Separates the myths from the facts in order to help couples conceive. [USFDA](#)

Physical Fitness Centers

Provides questions to ask and things to check out when evaluating a physical fitness center. [ILAG](#)

Professional Therapy Never Includes Sex

Outlines patients' rights and options for report-

ing sexual exploitation. Also provides warning signs. [CADCA](#)

Protecting Your Eyes From the Sun

Covers potential eye disorders from UV exposure, provides tips for purchasing sunglasses and includes a checklist of measures to take to protect your eyes. [NCL](#)

Questions and Answers About Electric and Magnetic Fields

Provides answers to common questions about the possible health effects of electric and magnetic fields (EMF). [GPO](#)

Skinny on Dieting

Helps consumers evaluate claims about weight-loss programs and products. [FTC](#)

Spread the Word About Cancer: A Guide for Black Americans

Authored by the National Cancer Institute, it explains what consumers can do to reduce their chances of getting cancer. [CIC](#)

So You Have High Blood Cholesterol

Written by NIH, it offers guidelines for lowering blood cholesterol through diet and medication. [CIC](#)

Sunscreens

Tests consumers' knowledge about risks from exposure to the sun with a true/false quiz. Also provides tips for protection. [FTC](#)

The Facts about Weight Loss: Products and Programs

Tips to avoid scams, and factors to consider, when making dieting decisions. [PAAG](#)

The Pap Test: Assuring Your Good Health

Explains what a Pap test is, who should have one and how often. Also describes who is at risk for cervical cancer. [NCL](#)

The "Senseless" Killer

Explains how to detect carbon monoxide and provides sources of, and clues to, a possible carbon monoxide problem. [USCPSC](#)

Update: Is There a Cancer Epidemic in the United States?

A comparison of cancer rates over time and among different countries. Also describes known causes of cancer and how to reduce one's risk.

[ACSH](#)

Vitamins and Minerals: Does Evidence Justify Supplements?

Reviews arguments for and against dietary supplement use and evaluates the evidence for efficacy. [ACSH](#)

What You Can Do About Medicaid Fraud

Explains what Medicaid is, how the frauds operate and what you can do to protect your family. [TXAG](#)

Who Cares: Sources of Information About Health Care Products and Services

Helps people spot misleading claims and suggests places to get more information. [FTC](#)

Your Medicare Handbook

Outlines who is eligible for Medicare and the events that can change eligibility. [CIC](#)

HEALTH PLANS

Choosing a Health Plan?

The 10 most important questions to ask when choosing a health plan. [MAAG](#)

Choosing and Using a Health Plan

Contains information on choosing a plan and getting the most from one. [HIAA](#)

How To Choose the Right Health Care Providers

Tips to help consumers choose a health care professional and receive quality care and services. [UTCP](#)

Insurance Coverage

Helps people compare long-term care insurance policies as well as spot Medicare supplemental insurance fraud. [MOAG](#)

It's Your Health: How to Get the Most Out of Your HMO

Helps consumers ask the right questions of their doctors and HMOs. Available in six languages. [CA](#)

HOME

Beware Traveling Asphalt Pavers

A brief overview of "Travelers" — Americans who travel the country preying on elderly homeowners. [CODA](#)

Buying a Home: What Buyers & Sellers Need to Know About Real Estate Agents

Provides information on what both home buyers and sellers should know about real estate agents. [AARP](#)

Caravan Park Living

Explains the laws about renting homes or sites in caravan parks and manufactured home estates. [AUST](#)

Consumer Information on Housing

Offers general information on housing options and advises how to stay in a home while aging. Stock number D15561. [AARP](#)

Do-It-Yourself Meter Reading

Teaches consumers how to read a meter so that they can save energy and money. [OCC](#)

Energy-Efficient Lighting

An introduction to lighting technology, including how to save energy while maintaining good light quality. [USDOE](#)

Here Today. Gone Tomorrow!

Written with the Insurance Information Institute, it describes who needs renters insurance. [NCL](#)

Home Buyer's Vocabulary

Provides simple definitions of terms the potential home buyer will encounter in getting a mortgage. [GPO](#)

Home and Garden Pesticides: Questions and Answers About Safety and Alternatives

Describes pesticides, how people can be exposed and the possible health hazards. [NYAG](#)

How to Protect Your Rural Homestead

Lists actions people can take to improve the security of farms and other rural areas. Stock number D12244. [AARP](#)

Important Information Regarding Changes in Septic System Regulations

A must read for all Massachusetts residents. [MAAG](#)

Locksmith Ordinance

Explains the Metro Dade County, Florida law that governs locksmiths. [FLMDC](#)

Mobile Home Tenants Rights

A comprehensive handbook on the rights and obligations of mobile home park tenants. [NYAG](#)

Selling a Home: Know Your Rights

Informs consumers about their rights when selling a house. [ABA](#)

Strata Living

Stratas are similar to cooperatives. Describes residential and commercial strata title schemes. [AUST](#)

The Garbage Problem: Effective Solutions for Consumers

Provides consumers with information on how to reduce the amount of garbage they generate. [NCL](#)

The Home Seller's Handbook

Provides tips on improving the value of a home, setting a price and accepting a buyer's offer. [MNAG](#)

The Manufactured Home Parks Handbook

Explains manufactured home owners' rights. [MNAG](#)

Tips on Avoiding Furnace Fraud

A brief overview of the problem of furnace fraud and pointers to educate consumers. [CODA](#)

Toughened Glass: A Shattering Experience

Discusses the safety record and the advantages of toughened glass. [AUST](#)

U.S. Real Property Sales List

Written by the General Services Administration, it lists both residential and commercial government properties for sale. [CIC](#)

HOME FINANCING

A Consumer's Guide to Mortgage Closing Costs

Describes various closing costs associated with purchasing a home. Includes a settlement costs work sheet. [FRS](#)

A Consumer's Guide to Mortgage Lock-Ins

Explanation of lenders' rate commitments to mortgage applicants. [FRS](#)

A Consumer's Guide to Mortgage Refinancing

Explains the advantages, drawbacks and costs of refinancing a mortgage. [FRS](#)

A Guide to Second Mortgage Loans

Part of the Consumer Credit Series, it defines second mortgages and offers points to consider before getting one. [NCL](#)

Buying a Home: Know Your Rights

Explains how to make an offer, get a mortgage and complete the title transaction. [ABA](#)

Buying Your Home: Settlement Costs and Helpful Information

Guides consumers through the complicated process of borrowing home mortgage money. [USHUD](#)

Charting Mortgages

Outlines the significant features of the various types of mortgages offered today. [FDICPA](#)

Comparing Average Mortgage Costs

An important guide for home buyers who expect that they will pay off their mortgage before maturity. [FRBP](#)

Comparing Mortgage Rates

Intended to help home buyers shop for the best deal on a mortgage. [FRBP](#)

Consumer Handbook on Adjustable Rate Mortgages

Explains how adjustable rate mortgages work and some of the risks and advantages involved. [FRS](#)

Financing Your Home

Reviews mortgages and pre-mortgage considerations. [FRBR](#)

High-Rate, High-Fee Loans

Highlights the Home Ownership Equity Protection Act of 1994, which addresses unfair practices in home equity lending. [FTC](#)

Home Equity Credit Lines

Describes the expenses involved with home equity credit lines and suggests questions to ask when considering this loan. [FTC](#)

Home Improvement Credit: Avoiding Second Mortgage Scams

Advises homeowners of their rights in applying for credit for home improvement projects. [FRBB](#)

Home Mortgage Interest Deduction

Explains the rules for deducting home mortgage interest. [IRS](#)

Home Mortgages: Understanding the Process and Your Right to Fair Lending

Provides important information for dealing with mortgage lenders. [FDIC](#)

How to Buy a Home With a Low Down Payment

Lists private and federal options for obtaining a mortgage. [CIC](#)

Mortgage Servicing

Explains what a mortgage servicer does and what rights are available under the National Affordable Housing Act. [FTC](#)

Publication 527: Residential Rental Property

Clarifies rental income and expenses, including

depreciation and explains how to report these items on your return. [IRS](#)

Publication 523: Selling Your Home

Educates consumers about how to treat any gain or loss from selling a primary home. [IRS](#)

Refinancing Your Home

Provides information to help a homeowner decide whether to refinance a home mortgage and explains how to go about doing it. [FTC](#)

Reverse Mortgages

Describes how reverse mortgages work and the similarities and differences among the three reverse mortgage plans. [FTC](#)

Second Mortgage Financing

Covers how second mortgages differ from first mortgages, pros and cons of obtaining one and how to shop around. [FTC](#)

The Home Buyer's Handbook

Walks a purchaser through the home buying process, introduces the players and describes what to expect. [MNAG](#)

The Refinancing Handbook

Helps people determine whether refinancing a home mortgage will save money and helps them get started in the process. [MNAG](#)

Tips on Adjustable Rate Mortgages

Describes the pros and cons of an adjustable rate mortgage (ARM). [CBBB](#)

When Your Home Is On the Line: What You Should Know About Home Equity Lines of Credit

Provides guidelines to weigh the costs of a home equity line, against the benefits. [FDIC](#)

Working Towards Home Ownership: A Guide to Buying a Home

Available in nine languages, a must read for all potential home buyers. [MABA](#)

HOME HEATING/COOLING

Conserve Energy, Conserve Dollars

With fuel costs rising, here are some ways to save on home heating, electricity and gasoline bills. [NYNC](#)

Cooling Your Home Naturally

Provides suggestions and low-cost retrofit options to help you “keep your cool” - and save electricity. [USDOE](#)

Efficient Air Conditioning

Helps people shop for efficient air conditioners and describes several new features and options. [USDOE](#)

Electric Space Heaters, Fact Sheet # 98

Describes some problems with electric space heaters and recommends safety tips. [USCPSC](#)

Energy Conservation: Good Stuff You Should Know

Tips to help conserve energy in a home. [MIDET](#)

Energy Efficient Appliances

Recommends tips and suggestions for shaving dollars off of gas, electric and water bills. [OCC](#)

Energy-Efficient Water Heating

Informs consumers about how they can save money on their next water bill. [USDOE](#)

Energy-Efficient Windows

Describes energy-efficient windows as a way to reduce a home's heating and cooling energy requirements. [GPO](#)

Fact Sheet: Insulation

Explains how insulation works, helps homeowners assess whether his or her home needs it and advises how to select it. [USDOE](#)

Fans and Ventilation

Explains the importance of good ventilation and how fans help. [USDOE](#)

Heat Pumps

Explains what a heat pump is, how it works,

which one is best for a home and advises how to select the best one for your home. [USDOE](#)

Heating Your Home Efficiently

Explains how heating systems work and helps people shop for a new system. [OCC](#)

Home Heating Fact Sheet

A guide to wood burning safety. [NFPA](#)

Loose-Fill Insulations

Educates consumers about how to increase insulation, put in new insulation and select the right insulation. [USDOE](#)

Loose-Fill Insulations

Provides suggestions on increasing the insulation levels in existing homes or selecting insulation for a new home. [GPO](#)

Passive Solar Heating

Explains in simple language how passive solar heat might be a good cost saving option for a home. [USDOE](#)

Renewable Energy: An Overview

Provides basic information on renewable energy sources, including solar energy, wind energy and hydropower. [USDOE](#)

Selecting a New Water Heater

Helps people buy a water heater by describing criteria for selection. Compares solar water heaters to non-solar ones. [GPO](#)

Selecting Windows for Energy Efficiency

Helps homeowners take advantage of the new types of windows that have increased energy efficiency and comfort. [USDOE](#)

Solar Water Heating

Describes the types of solar water heaters currently available and their economic and environmental benefits. [USDOE](#)

Tips for Energy Savers

Provides tips to make sure that a home is comfortable during winter and summer, and energy efficient. [USDOE](#)

What You Should Know About Space Heaters

Provides safety information to assist people who are buying, operating, fueling and maintaining a space heater. [USCPSC](#)

HOME IMPROVEMENT

Before You Build

A guide to foster good communication and solid contracts between consumers and builders.

[COBODA](#)

Buylines: Contractors

Describes typical home improvement complaints and provides helpful hints to avoid the pitfalls.

[SDOJ](#)

Choosing a Builder?

Advises Australian consumers on where to start, turn for help and find friendly, independent advice. [AUST](#)

Choosing Home Improvement Contractors

Helps consumers assess needs, plans and financing before selecting a contractor. [NYWC](#)

Common Sense: Special Home Improvement Issue

Helps consumers shop for a contractor, review a contract and find financing following a natural disaster. [MIDET](#)

Consumer Checklist for Home Improvement and Repairs

A helpful list that aids home owners in avoiding costly repair problems. [NYNC](#)

Consumer Guidelines for Home Improvements and Repairs

Helps consumers choose a contractor, review a contract and shop around. [MIDET](#)

Contracting: Who Needs to be Licensed?

Provides advice for finding a contractor and understanding the contract. [FLPCCP](#)

Contractor Licenses

The rights and responsibilities of holding a contractor license in Australia. [AUST](#)

Guidelines for Dealing with Model Home Contractors

Provides helpful pointers for consumers to help them avoid problems with model home contractors. Model contract also included. [SCDCA](#)

Hassle-Free Home Building and Remodeling

Offers advice about working with a contractor.

[MNAG](#)

Hiring a Contractor

Helps consumers find and hire a contractor using a step-by-step guide. [WAAG](#)

Home Improvement

Suggestions to protect a home owner and his or her home during the home improvement process.

[TXAG](#)

Home Improvement Fraud

The twelve most common home improvement fraud schemes and methods to avoid them.

[NJMCCA](#)

Home Improvement Guaranty Fund

Covers the guaranty fund, created by assessments of registered contractors, which is used to satisfy aggrieved homeowners. [CTCA](#)

Home Improvement Scams

Provides tips for Florida consumers to protect themselves, as well as a complaint form.

[FLPCCP](#)

Home Improvement Tips

Describes how to select a contractor, how to protect yourself with a contract and how to complain. [VAOCA](#)

Home Improvement Without Headaches

Explains what a home improvement contractor is, how to finance the job and what the home improvement law covers in Connecticut. [CTCA](#)

Home Improvements Without Headaches

Helps consumers become familiar with New York State home improvement laws before they sign on the dotted line. [NYSCPB](#)

Home Improvements

Provides tips to help consumers avoid costly mistakes and misunderstandings with a contractor. [GGOCA](#)

Home Repair

Contains guidelines and cautions, to assist people who are hiring home contractors. [FLSA](#)

Home Repair and Remodeling Tips

Provides advice on selecting a contractor, signing a contract and canceling a contract. [PADEL](#)

Home Repair Fraud

Questions to ask before starting repair projects. [MOAG](#)

Home Repair Fraud

Provides tips to minimize the possibility that a misunderstanding will spoil a home improvement project. [ILAG](#)

Home Works

Describes an Arlington County, Virginia service which matches home owners and home repair workers. [VAROCA](#)

Ohio Home Improvement Law

Identifies precautions to take to elude home improvement scams. [OHAG](#)

Pressure-Treated Wood

Explains what pressure-treated wood is, its benefits and the potential problems of using it. [ACSH](#)

Summary of the Home Improvement Code (Alexandria, Virginia)

Details what the code covers and explains licensing, bonding and other legal protections. [VAOCA](#)

Thinking About a Home Improvement? Don't Get Nailed

Helps consumers select a home improvement contractor. [FTC](#)

Tips on Home Improvements

Helps consumers remodel a home without running into predictable problems. [CBBB](#)

Tips on Home Inspections

Covers when a contractor should be hired, how to find a licensed contractor and questions to ask after the inspection. [CBBB](#)

What You Should Know Before You Hire a Contractor

Tips for homeowners to follow to avoid costly mistakes and misunderstandings in dealing with a contractor. [CADCA](#)

You Need the Plain English Home Building Contract

Helps Australians avoid problems with new home construction, additions to older homes and other major alterations. [AUST](#)

HOME SAFETY

Asbestos

Explains the history of asbestos and provides advice on what people can do if asbestos is in their home. [ACSH](#)

An Update on Formaldehyde

Reveals likely sources of formaldehyde in a home, explains how it affects health and advises how to reduce exposure. [USCPSC](#)

Home Electrical Safety Audit

A room by room checklist for homeowners. [USCPSC](#)

How Healthy is the Air in Your Home? A Room by Room Checklist

Provides a checklist to uncover air quality problems in each room. Also describes the health effects of common indoor pollutants. [CFA](#)

Lead-Based Paint Tip Card

What to do and where to turn for help regarding lead paint. [NYAG](#)

Locked Up Poisons Prevent Tragedy

Advises parents on keeping medicines and household products away from children. [USCPSC](#)

Lowering Radon Levels: Help for Consumers

Explains what radon is, how to test for it and how to get help. [CFA](#)

Poison Lookout Checklist

Helps consumers find common sources of accidental poisonings in the kitchen, bathroom and garage. [USCPSC](#)

Protect Your Family From Lead in Your Home

Reveals the dangers of lead and describes how to protect a home and family. [USCPSC](#)

Radon: The Invisible Intruder

Describes radon, its impact on health and what to do if it's in a home. [NYAG](#)

Reducing Lead in Your Home

Identifies sources of lead in a house and describes ways to reduce lead exposure. Available in many languages. [CA](#)

Safety Barrier Guidelines for Home Pools

Offers guidelines for pool barriers that can help prevent most drownings involving young children. [USCPSC](#)

The Secret Hazards of Pesticides: Inert Ingredients

Discusses the adverse health effects of inert ingredients in pesticides. [NYAG](#)

Smoke Detectors Can Save Your Life

Helps people place smoke detectors wisely and take care of them. [USCPSC](#)

Testing for Lead

An overview of lead testing options for the home, including lists of kits, laboratories and inspectors. [CA](#)

The Do's and Dont's of Lead Poisoning

Provides tips on how to reduce the danger of lead

poisoning. Available in many languages. [CA](#)

Tips on Radon Testing

Explains what radon is, why consumers should be concerned and how to test for it. [CBBB](#)

INSURANCE

Guide to Disability Income Insurance

Explains the various sources of disability income, defines disability income insurance and what it covers. [HIAA](#)

Guide to Health Insurance

Differentiates the basic forms of health coverage and includes a checklist to help consumers compare plans. [HIAA](#)

Guide to Long-Term Care Insurance

Explains what long-term care is, how it works and the costs involved. [HIAA](#)

Long-Term Health-Care Insurance

What to look for when you're buying coverage. [MOAG](#)

Nine Ways to Lower Your Auto Insurance Costs

Offers tips on how to lower your auto insurance expenses. [CIC](#)

The 1997 Guide to Health Insurance for People with Medicare

Explains what Medicare and Medigap insurance plans pay for and gives tips on shopping for insurance. [USHHS](#)

The Insurance Guide for Business Owners

Describes the small-group health insurance market, defines the choices and provides a checklist to compare policies. [HIAA](#)

Tips on Automobile Insurance

Explains how to choose coverage, an insurance company and an agent. [CBBB](#)

Tips on Medicare and Medigap Insurance

Helps people understand Medicare insurance,

hospital insurance (part A), medical insurance (part B) and Medigap plans. [CBBB](#)

Tips for Tough Times: 5 Tips to Help Your Health Insurance Work for You

Gives straight-forward advice to help consumers avoid problems with HMOs and insurance companies. [MDAG](#)

Tips on Health Insurance

Defines types of health insurance, explains what they can do for you and lists who provides them. [CBBB](#)

INTERNET

Child Safety on the Information Highway

Advice and recommendations for parents whose children surf the net. [POPEN](#)

Cybershopping: Protecting Yourself When Buying Online

Provides information on Internet shopping security; describes credit card laws and how they apply to you. [AMEX](#)

Get CyberSavvy: A Family Guide. Online Basics, Behavior and Privacy.

A parents guide to the Internet. [CFACTION](#)

Making the Net Work For You

How to get the most out of going online. [POPEN](#)

Protecting Your Privacy When You Go Online

Provides tips for protecting your privacy on the Internet. [POPEN](#)

Shopping in Cyberspace: Protecting Yourself When Shopping Online

Describes online transactions, provides tips for shopping safely and recommends ways to check out companies online. [ILCHI](#)

INVESTING

A Brief Guide to Financial Derivatives

Familiarizes the reader with financial derivatives, their use and the need to appreciate and manage risk. [ALAS](#)

A Consumer's Guide to Coin Investment

Outlines the basics of coin collecting and investing. [BCI](#)

An Illinois Consumers Guide to Investments

Helps investors set financial goals, ask probing questions and monitor investments. [ILSOS](#)

Any Investment Can Look Good Up Front

Provides the do's and don'ts of investing. [WASSD](#)

Ask Questions

Provides questions to ask about investments and investment counselors. [SEC](#)

Business Opportunities

What consumers should know before investing in a business opportunity. [MOAG](#)

Business Opportunities

Gives guidelines to help consumers make smart choices about business opportunities. [TXAG](#)

Don't Get Burned!

Helps consumers investigate opportunities before investing. [VASCC](#)

Form for Taking Notes

A form for taking notes when speaking to a broker. Having a record of what was said may prevent problems. [SEC](#)

Franchise and Business Opportunities

Helps consumers get all the facts before they buy a business. [FTC](#)

Futures and Options: What You Should Know Before You Trade

A must read for any investor who is trading futures or options contracts. [CFTC](#)

Invest Wisely: Advice from Your Securities Regulators

How to choose a broker, pick an investment and guard against trouble. [SEC](#)

Invest Wisely: An Introduction to Mutual Funds

How mutual funds work, factors to consider before investing and how to avoid pitfalls with these investments. [SEC](#)

Investigate Before You Invest

Covers investing, saving, managing your risk and paying for professional advice. Available in many languages. [CA](#)

Investigate Before You Invest

Helps consumers outsmart con artists by explaining the state's regulatory role and advising consumers on how to avoid fraud. [MSSOS](#)

Investment Facts: Investor Protection

Explains who is responsible for investor protection in Canada. [CSI](#)

Investment Facts: The Bond Market

Reviews what bonds are and explains how one can invest in the bond market. [CSI](#)

Investment Facts: The Capital Markets

Explains how to invest disposable income. [CSI](#)

Investment Facts: The Market System

Helps consumers understand the financial markets before investing. [CSI](#)

Investors' Bill of Rights

Designed to assist the investor in making an informed decision before committing funds. [NFA](#)

It's Your Money

How to take charge of investments. [WASSD](#)

Publication 590: Individual Retirement Accounts

Provides both an overview and a closer examination of the rules governing Individual Retirement Accounts (IRAs). [IRS](#)

Publication 550: Investment Income and Expenses

Provides information on the tax treatment of investment income and expenses. [IRS](#)

Risky Investments

A practical guide for protecting investment dollars. [ORDOC](#)

Risk and Rewards

Describes investment products sold at banks and the risks and costs involved. Available in many languages. [CA](#)

Securities: A Consumer's Guide

A basic tool for anyone considering purchasing securities. [VASCC](#)

Shall I Invest?

A checklist of questions to ask before putting hard-earned cash into any investment. [VASCC](#)

Should I Buy This Franchise

A checklist for prospective investors. [CADOC](#)

Smart Investing Tip Card

Tips on how to invest your money. [NYAG](#)

Ten Do's and Don'ts For Investors

A handy fact sheet for consumers. [NCSOS](#)

The Mature Investor's Almanac

Common sense tips on investing for people over 50. [CTDOB](#)

Understanding Business Opportunity Investments

This 16-page pamphlet is intended to help consumers thoroughly investigate a business opportunity before investing. [CTDOB](#)

Understanding Opportunities and Risks in Futures Trading

Provides questions to ask to fully understand an investment and its risks. [NFA](#)

Understanding the Risks and Rewards of Investing

Explains types of investments, how they work

and their rewards and risks. [NB](#)

What Every Investor Should Know

The essentials of investing in securities. [SEC](#)

What You Should Know About Investing

Describes how to check out investments and provides examples of possible red herrings. Also available in Spanish. [CTDOB](#)

INVESTMENT FRAUD

10 Tips To Avoid Investment Fraud

Intended for all investors, from beginners to the savvy. [NVSOS](#)

Dirt Pile Gold Swindles

Explains how the classic “dirt pile” scams work and how consumers can avoid the fool’s gold rush. [KSC](#)

Don’t Get Soaked

Helps people avoid becoming victims of fraud. [UTDOC](#)

How Older Americans Can Avoid Investment Fraud and Abuse

Provides the top ten tips to help consumers avoid becoming victims of investment fraud. [KSC](#)

International Investment Fraud

Explains international investment fraud, and provides steps investors can take to protect their interests. [KSC](#)

Invention Promotion Firms

Helps consumers evaluate and check out invention promotion firms. [FTC](#)

Investment Fraud: Before You Invest, Investigate

A directory of who to call before you make an investment. [AZCC](#)

Investment Risks

Provides many important pre-investment questions that consumers should ask if they are seriously considering an investment. [FTC](#)

Investment Scams

How to protect yourself against dishonest securities promoters. [MOAG](#)

Investment Scams, Frauds, and Con Artists

Offers advice to the potential investor on how to spot con artists, scams and frauds. [WASSD](#)

Investment Swindles

How they work and how to avoid them. [WASSD](#)

Investment Swindles: How They Work and How To Avoid Them

Explains how investment swindles work, how you can avoid the scams and tips to make you a better investor. [NFA](#)

Kansas Investors Resource Guide

Helps consumers investigate before investing. [KSC](#)

Senior Citizens Securities Fraud

Provides some useful tips that can help protect an investor against fraud. [ILSOS](#)

Signs of Financial Abuse of At-Risk Adults

Describes the physical signs of financial abuse as well as steps to protect the at-risk adult. [CODA](#)

Unsuitable Investments

Provides tips to protect consumers against unsuitable investments. [KSC](#)

LANDLORD/TENANT

All About Renting, Leases, and Security Deposits

Lists important facts from the Pennsylvania Landlord/Tenant Act. [PADEL](#)

Consumer Alert: Security Deposits

Explains a California renter’s rights with a security deposit. [CALA](#)

Florida’s Landlord/Tenant Law

Explains renters rights when it comes to disputes with landlords. Also describes the responsibility of the landlord. [FLDA](#)

Florida Residential Landlord/Tenant Act (Law)

The law in simple, easy to understand language.

[FLDA](#)

Landlord and Tenant

An overview of the Illinois landlord/tenant law, including security deposits, rent increases and evictions. [ILAG](#)

Landlord Tenant Handbook for Boulder County (Colorado) Residents

Covers most landlord/tenant problems and guides both parties through the state law.

[COBODA](#)

Landlord-Tenant Law

What a landlord's and tenant's responsibilities and rights are in Missouri. [MOAG](#)

Landlord/Tenant Law

It describes the Washington State residential landlord/tenant act. [WAAG](#)

Landlord/Tenant Rights and Obligations

An easy-to-understand brochure which highlights the Kansas law. [KSAG](#)

Landlord and Tenants: Rights and Responsibilities (Spanish also)

Advises both tenants and landlords of their rights and responsibilities under Minnesota law.

[MNAG](#)

Landlords' Maintenance and Repair Duties: Your Rights as a Residential Tenant in North Carolina

Describes the Rental Agreement Act, including the duties of both the tenant and the landlord.

[NCDOJ](#)

Rent Security Deposits: Key Issues for Connecticut Landlords and Tenants

Explains both landlords' and tenants' obligations under Connecticut law. [CTDOB](#)

Rent Smart

A plain language lease that explains landlords' and tenants' rights and obligations under New York law. [NYSCP](#)

Residential Landlord Tenant Guide

Highlights major rights and obligations of landlords and tenants in New York. [NYAG](#)

Security Deposits: Your Rights as a Tenant in North Carolina

An easy to understand guide explaining tenant's rights. [NCDOJ](#)

Tenant/Landlord Handbook

Offers detailed information for both landlords and tenants in Fairfax County, Virginia.

[VAFC](#)

Tenant-Landlord Law: Know Your Rights

Explains legal rights for both landlords and tenants concerning evictions. Also describes what happens in court. [ABA](#)

Tenant's Rights Handbook

Written with Community Legal Services, it explains tenant's rights, remedies and obligations in Arizona. [AZAG](#)

The Renting Guide

Rights and responsibilities of tenants and landlords in Australia. [AUST](#)

Your Tenant Rights

Highlights the Texas Act and provides advice to help tenants avoid disputes with their landlords.

[TXAG](#)

LEGAL

A Life in the Law

Helps consumers understand what lawyers do and how a legal practice operates. [ABA](#)

Antitrust

Provides examples of prohibited anti-trust practices, including horizontal price fixing, monopolization and others. [WAAG](#)

Arlington County Cable Subscribers' "Bill of Rights"

Helps consumers understand their rights and responsibilities in their contracts with cable television providers. [VAROCA](#)

Canceling a Contract

Describes when a contract can be canceled. [CALA](#)

Cancellations: Your Cancellation Rights

Lists contracts that can be canceled, including those resulting from door-to-door sales, retail installment plans and timeshares. [WAAG](#)

Citizen's Guide on Using the Freedom of Information Act and the Privacy Act

Explains how to request government records using the Freedom of Information Act and Privacy Act of 1974. [GPO](#)

Conciliation Court

Explains what small claims court is, how to file a claim and what to expect when you go to court in Minnesota. [MNAG](#)

Connecticut's Refund and Exchange Law

Explains consumer rights when it comes to Connecticut's Refund and Exchange Law. [CTCA](#)

Consumer Handbook to Credit Protection Laws

Explains how consumer credit laws can help in shopping and applying for credit. [FRS](#)

Consumer Regulations

Contains regulations promulgated by the New Jersey Division of Consumer Affairs. [NJSC](#)

Contract Cancellation Rights

Explains some exceptions contained in Florida consumer laws that allow a person to cancel certain contracts without penalty. [FLMDC](#)

Court Is Your Last Resort

Recommends ways to handle a dispute before going to court. It also covers the basics about Small Claims Court in Florida. [FLDA](#)

Deceptive Trade Practices Act

A booklet that contains a copy of the Act along with all amendments. [TXAG](#)

Ethnic Intimidation Is Illegal in Pennsylvania

Describes the law and provides frequently asked questions and answers. [PAAG](#)

Filing a Lawsuit in Small Claims Court

A guide to help Kansas consumers effectively use the Small Claims Court system. [KSAG](#)

Going to Court: Things You Need to Know

Describes a litigants' rights in court and how different courts operate in Virginia. [VBCAD](#)

How To Sue For Small Sums

Describes where to sue in Virginia, which courts to contact, how to file and gives advice for the trial and the appeal. [VAOCA](#)

How to Sue in District Justice Court

Directed at people living in Delaware County, Pennsylvania, it provides the basics on suing and going to court. [PADEL](#)

Know Your Rights as a Consumer

Describes what consumers need to know before signing on the dotted line and before making a purchase. [NYWC](#)

Law and the Courts

A guide to the court system, including the various levels of the courts and special tribunals. [ABA](#)

Lien Law

A brief overview of Missouri's Lien Law, which protects property owners from double payments to contractors. [MOAG](#)

Magistrate's Court

An informal court in Georgia for consumer disputes under \$5,000. [GGOCA](#)

Manitoba's New Business Practices Act

Describes what is covered under the Act and who benefits from it. Available in French. [MCCA](#)

Michigan Consumer Protection Act

Explains how the law works in easy-to-understand language. Provides many examples. [MIDET](#)

Need a Lawyer?

Refers people to lawyers in Oregon. [ORBAR](#)

Obtaining Public Records

Explains Washington State law governing access to public records, and advises how to obtain those records. [WAAG](#)

Ohio Consumer Laws

An overview of the Ohio consumer protection laws as well as descriptions of some common consumer problems. [OHAG](#)

Ohio Laws on Small Claims Court

Explains how Small Claim Court works, the types of disputes it resolves and its limitations. [OHAG](#)

Retail Merchants' Guide to Consumer Laws

A guide for local retail merchants in Arlington County, Virginia, which summarizes the laws that apply to consumer transactions. [VAROCA](#)

Small Claims Court

A guide for North Carolina consumers on procedures, rights, and responsibilities in Small Claims Court. [NCDOJ](#)

Small Claims Court

A brief overview of the rules for Small Claims Court in Illinois. [ILAG](#)

Small Claims Court: A Citizen's Guide

Explains how the Montana Small Claims Court works, who can file and how to proceed with a claim. [MTAG](#)

Small Claims Court (Oregon)

Answers to frequently asked questions about small claims cases in District Court. [ORBAR](#)

Suing in Magistrate's Court

Describes how Magistrate's Court and Small Claims Court work in South Carolina. [SCDCA](#)

The American Lawyer: When and How to Use One

Explains how to select a lawyer, what lawyers charge and gives advice for working with a lawyer. [ABA](#)

Tow Truck Ordinance: Customer Rights

Clearly explains the Palm Beach County, Florida ordinance, consumers' rights and maximum fees that can be charged by tow trucks. [FLPBC](#)

Truth in Leasing

Highlights the Consumer Leasing Act, which requires leasing companies to clearly state the cost and terms within the contract. [FTC](#)

What to Know Before You Sign a Contract

Outlines things to consider before signing for a big ticket purchase. [NYNC](#)

Your Three-Day Contract Cancellation Right

Explains when this rule applies and how it can help consumers in Georgia. [GGOCA](#)

MAIL ORDER

Buylines: Mail Order

Provides important information to help consumers avoid mail order dilemmas. [SDOJ](#)

Mail Order

Helps consumers avoid problems when ordering goods via mail. Also available in French. [MCCA](#)

Mail Order Sales

Provides helpful hints so that consumers can avoid common pitfalls. [TXAG](#)

Make Knowledge Your Partner in Mail Or Telephone Order Shopping

Provides some helpful guidelines for consumers who want to shop from home. [DMA](#)

MEDICINE

A Woman's Guide to Using Medicines Wisely

Helps busy women take medicines wisely. Highlights problems to watch out for and questions to ask. [USFDA](#)

Aspirin and Health

Impressive new health benefits of a very old remedy. [ACSH](#)

Buying Medicine? Help Protect Yourself Against Tampering

Provides essential information for all consumers on buying medicine. [CIC](#)

Consumer FastFacts: Generic Drugs

Explains how generic drugs can save consumers money and highlights the New York State law about generic drugs. [NYC](#)

Food and Drug Interactions

Helps consumers decide if they should change their diet to counter the effects of medicine they are using. [NCL](#)

Guide to Warning Labels on Nonprescription Medications

Emphasizes the importance of reading labels on over-the-counter drugs and explains common warning labels. [NCL](#)

How to Save on Prescription Drugs

Provides suggestions to ensure that you get the most for your money when buying medication. [MIDET](#)

Kids Aren't Just Small Adults

Contains information about giving nonprescription medicine to your children. [CIC](#)

Making It Easier to Read Prescriptions

Lists typical prescriptions and common symbols. [CIC](#)

Nonprescription Medicines: What's Right for You?

Provides advice on choosing over-the-counter medicines and avoiding harmful drug interactions. [CIC](#)

Take Care with Over-the-Counter Allergy Medicine

An easy-to-understand brochure written for a low literacy audience. [NCL](#)

Take Care With...Over-the-Counter Antacid Medicine for Stomach Ache or Upset Stomach

An easy-to-understand brochure that provides answers to common questions as well as tips on

preventing stomach aches. [NCL](#)

Take Care With...Over-the-Counter Asthma Medicine

Provides tips about asthma medicines. [NCL](#)

Take Care With...Over-the-Counter Children's Medicine

Provides straight-forward advice for parents concerning children's medicine. [NCL](#)

Take Care With...Over-the-Counter Cough and Cold Medicine

Helpful and simple tips to help people use cough and cold medicines more effectively. [NCL](#)

Take Care With...Over-the-Counter Pain Medicine

Covers the basics on how and when to take pain medicine. [NCL](#)

When Medications Don't Mix: Preventing Drug Interactions

Explains what a harmful drug interaction is and cautions about the possible results. Also provides steps to avoid a harmful drug interaction. [NCL](#)

MISCELLANEOUS

Avoiding the Wedding Bell Blues: A Consumer Guide to Planning Your Wedding

This guide will help couples avoid problems when making wedding plans. [NYC](#)

Closet Cues: Care Labels & Your Clothes

Explains the FTC's Care Labeling Rule and the care symbols. Also advises on what to do if clothes are damaged. [FTC](#)

Commonly Asked Questions About Service Animals in Places of Business

Describes the rights of an individual with a disability when using a guide dog, signal dog or other animal. [PAAG](#)

Comparison Price Advertising: 50% Off Better be 100% Correct!

Explains the Connecticut Comparison Price

Advertising Law, which requires that “sales” truly be sales and savings be substantiated.

[CTCA](#)

Consumer Survival Tips

Provides advice about telemarketing fraud, car repair, home improvement and more. [NEDoj](#)

Dealing With Deer

Provides options to save plants and a yard from deer. [CFACTION](#)

Employees With Money Problems Cost You Money

Presents an overview of the Consumer Credit Counseling Service and how it can help employers. [NFCC](#)

Publication 1: Your Rights as a Taxpayer

Clearly explains taxpayers’ rights during an examination, appeal, collection and when due a refund. [IRS](#)

Returning Empties For Cash

A consumer’s guide for understanding Michigan’s bottle law. [MIDET](#)

Rules for Advertising

Explains the Missouri law on advertisers in simple terms, to help keep businesses on track. [MOAG](#)

Sweepstakes Advertising: A Consumer’s Guide

Explains how a sweepstake differs from other similar offers. [PCH](#)

The Cooperative Difference: Consumers Helping Themselves to Meet Needs and Save Money

Explains how cooperative businesses work, describes the benefits and provides examples of several cooperatives. [CFA](#)

Tips on Cable and Satellite TV

Explains what cable TV is, who operates it and who regulates it. [CBBB](#)

What Is A Better Business Bureau?

Explains how the BBB can help consumers.

[CBBB](#)

Why Save Endangered Species?

Offers ways to get involved in saving plants and animals. [CIC](#)

MOVING

Guide to Moving and Storage Services

Provides questions to ask and important items to know to avoid moving problems. [NYC](#)

Intrastate Household Moving

Helps consumers learn how to arrange a move within a state. [FLDA](#)

Moving Ordinance

Provides advice and describes a Metro Dade County, Florida, law that protects consumers. [FLMDC](#)

Publication 521: Moving Expenses

Explains the deduction of certain moving expenses to a new home, when that move resulted from a change in office location or a new job. [IRS](#)

The Broward County Moving Ordinance: What You Should Know Before You Make a Move

Helps consumers choose a mover, review estimates and evaluate contracts. [FLBC](#)

PERSONAL FINANCE

66 Ways to Save Money

Offers practical ways to cut everyday costs. [CIC](#)

A Penny Saved...

Explains the importance of saving and describes types of saving instruments and institutions. Teacher’s guide also available. [FRBNY](#)

Are You Under Pressure? Three Steps to Put You in Control of Your Pocketbook.

Part of the Consumer Credit Series, it helps

consumers create a workable budget through step-by-step instructions and a worksheet. [NCL](#)

Bankruptcy and You: Is It the Right Choice?

Explains both the pros and cons of bankruptcy. [ORDOJ](#)

Bankruptcy and You: What Kind of Bankruptcy Should I File?

Offers advice regarding who should file for bankruptcy, how it works and who can help. [ORDOJ](#)

Budgeting Can Put You in Control of Your Finances

Hints in setting up and sticking to a budget. [CALERT](#)

Consumer Education: What you Should Know about 'Renting-to-Own'

Describes how rent-to-own agreements work. Also provides answers to common questions about contracts. [MCCA](#)

Dealing with Debt: Your Guide to Bankruptcy and Other Options

Details how to avoid problem debt and reviews options if you're in over your head. [ABA](#)

Direct Student Loan Consolidation...

Teaches consumers how to consolidate federal loans into a single account. [CIC](#)

From Here to Security: Your Map to Financial Freedom

Offers advice on saving, investing and smart borrowing. [NB](#)

Getting a Loan: Your Home as Security

Explains a law that allows consumers to reconsider certain types of installment loan agreements after they've signed the papers. [FTC](#)

How Consumer Credit Counseling Services Can Assist You

Explains what CCCS does, how the service works and what CCCS expects of its clients. [NFCC](#)

How Much Are You Worth?

Explains how to calculate and monitor a household's financial and economic progress. [FRBR](#)

In The Red

Counsels people who are in debt. [MC](#)

Insured or Not Insured. A Guide to What Is and Is Not Protected by FDIC Insurance.

Describes mutual funds, treasury securities, safety deposit boxes and other items, and clearly explains which are insured. [FDIC](#)

Keys to Home Ownership: Budgeting and Credit

Helps people analyze income, expenses and their credit report in order to determine if they can purchase a home. [NFCC](#)

Knee-Deep in Debt

Covers realistic budgeting, credit counseling, debt consolidation and bankruptcy. [FTC](#)

Living Trust: A Fact Sheet

Concise and straight-forward information for consumers who are shopping for a living trust. [AZAG](#)

Making Sense of Savings

Describes various types of deposit accounts and the features that are available. [FRS](#)

Managing Your Debts: How to Regain Financial Health

How to improve your relationship with creditors, reduce your debts and manage your money. [CA](#)

Managing Your Money

Helps consumers set goals for spending, saving and establishing credit. [NFCC](#)

Medical Savings Account (MSA)/ High Deductible Directory 1997

Lists companies that offer Medical Savings Account (MSA)/ high deductible products. [HIAA](#)

Money Smarts: A Resource Guide for Cadette and Senior Girl Scouts

Helps girls learn financial skills such as spending, budgeting and saving, in a fun way. [NEFE](#)

One Step Closer To Your Dreams: Making Your Paychecks Work For You

Intended to help people with the personal financial issues of finding a job and keeping it. [NEFE](#)

Paying A Loan Off Early: Things You Should Know

How the pay-off figure is computed when a consumer pays off a loan early. [FDICPA](#)

Publication 508: Educational Expenses

Addresses work-related educational expenses. [IRS](#)

Publication 463: Travel, Entertainment, and Car Expenses

Explains which expenses are deductible, how to report them on a return, what records are needed for expenses and more. [IRS](#)

Putting the Pieces Together: Solving the Financial Puzzle.

Explains financial statements, auditor's reports and financial reports. [NCL](#)

Rent-To-Own

Informs consumers of their rights when entering into a rental-purchase agreement with the option to buy. [NYSCPB](#)

Revocable Living Trusts

Answers to frequently asked questions about Revocable Living Trusts in Oregon. [ORBAR](#)

Smart Money Management

Helps consumers set financial goals, budget and develop a spending plan. [NFCC](#)

The Basics About "Lifeline" Basic Banking

Describes in easy-to-understand language how consumers can open a basic banking account. [NYC](#)

Working Towards Home Ownership: Managing Your Money

Available in nine languages, it helps consumers budget and save in order to buy a home. [MABA](#)

Your Guaranteed Pension

Provides information about private pension plans. [CIC](#)

PRIVACY

Caller ID and Your Privacy (California only)

What Caller ID is, how it affects your privacy, and what blocking options are available. Available in many languages. [CA](#)

Fact Sheet #14: Are You Being Stalked? Tips For Protection.

Describes some state and federal laws against stalking and provides advice for protection. [PRC](#)

Fact Sheet #19: Caller ID

Describes how consumers can protect the privacy of a telephone number and covers Caller ID blocking options. [PRC](#)

Fact Sheet #17: Coping With Identity Theft: What to Do When an Imposter Strikes

Preventive steps to minimize losses in case of identity theft. [PRC](#)

Fact Sheet # 11: From Cradle to Grave: Government Records and Your Privacy

Explains what type of government records are public and what you can do to protect your privacy. [PRC](#)

Fact Sheet # 8: How Private is my Medical Information?

Explains what medical records contain and who has access to them. [PRC](#)

Fact Sheet # 3: How to Put an End to Unwanted or Harassing Phone Calls

A fact sheet that provides several steps to help people put an end to these unwelcome intrusions. [PRC](#)

Fact Sheet 17(a): Identity Theft: A Guide For Victims

Provides victims of identity theft with the major resources to contact. [PRC](#)

Fact Sheet #4: “Junk” Mail: How Did They All Get My Address?

How to reduce junk mail. [PRC](#)

Fact Sheet #18: Privacy in Cyberspace

Rules of the road for the information superhighway. [PRC](#)

Fact Sheet # 1: Privacy Survival Guide

Gives advice to help consumers take control of personal information and data. [PRC](#)

Fact Sheet #12: Responsible Information-Handling Practices

An overview of key points to consider when preparing information-handling policies and conducting privacy audits. [PRC](#)

Fact Sheet # 2: Wireless Communications: Cordless/Cellular Phones and Pagers

Describes how to prevent your cellular phone calls and pagers from being intercepted. [PRC](#)

Fact Sheet # 9: Wiretapping and Eavesdropping on Telephone Conversations

Explains who can legally monitor phone calls, provides information about digital calls and describes what to do if your line is tapped. [PRC](#)

Fact Sheet #10: Your Social Security Number: How Secure Is It?

Describes why social security numbers are used so often, why it is important to keep the number private and more. [PRC](#)

How to Avoid Ponzi and Pyramid Schemes

How to protect yourself against two common forms of securities fraud. [SEC](#)

Multilevel Marketing Plans

Describes how network or matrix marketing works and why consumers should be wary. [FTC](#)

Multi-level Marketing vs. Illegal Pyramid Schemes

How to protect yourself from a bad investment. [FLDA](#)

Pyramid Schemes

Many get-rich-quick schemes are illegal pyramid operations. This guide helps people spot the scams and avoid them. [MOAG](#)

Pyramid Schemes

Outlines the differences between legal multi-level marketing groups and illegal pyramid schemes. [MNAG](#)

Pyramid Schemes

Explains how to recognize a scheme. Also available in Spanish. [DSEF](#)

Pyramid Schemes

Provides examples of pyramid schemes and tips for avoiding a swindle. [ALSCB](#)

Pyramid Schemes: A Warning

Describes the insidious pyramid scheme as well as legitimate multi-level marketing programs, and recommends survival tips. [NVSOS](#)

Pyramid Schemes - Gifting/Networking Programs

Describes a new type of pyramid scheme — gift/network programs. [AZAG](#)

Tips on Multi-Level Marketing

How to tell a legitimate opportunity from a pyramid scheme. [CBBB](#)

PYRAMID SCHEMES

A Guide to Multi-Level Marketing Programs and a Warning About Pyramid Scheme Frauds

Helps consumers investigate investments and multi-level marketing plans. [AZCC](#)

RESOLVING COMPLAINTS

A Consumer Guide to the Canadian Motor Vehicle Arbitration Plan

Describes remedies available under the Canadian Arbitration plan, who is qualified to participate and how the process works. [CAMVAP](#)

A Guide to Mediation for Financial Planning Disputes

Explains the mediation process step by step. [ARBA](#)

Arbitration: A Way to Resolve Futures-Related Disputes

Explains when arbitration is necessary, the kind of disputes that qualify, the costs and more. [NFA](#)

Arbitration Procedures

Important information on resolving disputes with broker-dealers. [SEC](#)

Buylines: Complaining

Advises consumers on when to complain, how to complain and where to go for further help. [SDOJ](#)

Checklist for Consumer Redress - Alternative Services

Directs Colorado consumers to the BBB, Small Claims Court, legal aid, legal information clinics, and other low-cost options. [COBODA](#)

Constructive Complaining: Techniques for Thoughtful Buying and Constructive Complaining

Teaches people to complain effectively and directs them to the correct agency. [MNAG](#)

Consumer Action

Remedial steps you can take if you have been defrauded in Missouri. [MOAG](#)

Consumer Action Complaints

Who you can call to help resolve consumer complaints in Missouri. [MOAG](#)

Consumer Action Pack: An Easy to Use Guide to Help You Solve Your Consumer Problems

Helps British consumers resolve almost any type

of problem by themselves. Available in many languages. [BRIT](#)

Consumer Complaints About Products or Services — Take the Time to Get Results

Helps consumers complain effectively. [CALERT](#)

Consumer Information: For Your Protection

Describes the types of complaints that the FDIC handles. [FDIC](#)

Consumer Protection Brochure

Only available via the Web, it offers advice on several topics including: cars, telemarketing and warranties. [CAVC](#)

Do You Have a Problem With Your Car or Light Truck? An Alternative to Court...

Explains who is eligible for the Canadian Motor Vehicle Arbitration Plan under which consumers may resolve complaints. [CAMVAP](#)

Federal Information Center

Lists places for consumers to call when they need assistance from the government. [CIC](#)

Gotta Gripe

Information on who to complain to in Florida. [FLDA](#)

How to Effectively Complain

How Iowa residents can resolve consumer complaints on their own and how they can file a complaint if they are not satisfied. [IAAG](#)

How to File a Consumer Credit Complaint

Gives instructions on how to file a complaint against a bank. [FRS](#)

How to Get Help With Consumer Problems

Advises consumers in Florida how to resolve a complaint on their own and recommends places to call for assistance. [FLSA](#)

How to Handle Problems with a Condominium's Board of Managers

Questions and answers for condo owners in New York. [NYAG](#)

How to Handle Problems with a Co-Op's Board of Directors

Questions and answers of interest to people in New York co-ops. [NYAG](#)

How to Resolve Consumer Disputes

Explains the mediation and arbitration process. [FTC](#)

How to Resolve Your Consumer Complaint

Provides a step-by-step strategy for resolving many complaints. [NACAA](#)

How to Right a Wrong

Explains your rights when it comes to mail and telephone order shopping, unordered merchandise and door-to-door sales. [FTC](#)

Mediation: A Consumer's Guide

Explores the pros and cons of mediation through three scenarios. [ABA](#)

Professional Service Problems... How You Can Get Help

Explains how a victim of fraud or mistreatment may file a complaint in Utah. [UTDOC](#)

Resolving Consumer Disputes

Explains Small Claims Court, arbitration and other alternatives for resolving disputes in Washington. [WAAG](#)

Solving Consumer Problems

Offers approaches to solving a consumer product or service problem. [FTC](#)

The Fine Art of Complaining

Helps consumers avoid problems, but also teaches people how to complain effectively if one arises. [CODA](#)

SAFETY

A Compendium of Pedestrian Safety Tips

A composite of 13 fliers that address common pedestrian risks and provide tips for avoiding them. [NHTSA](#)

Are You Using It Right?

Illustrates how some safety belts cannot secure child safety seats and discusses installation tips for parents. [NHTSA](#)

Choosing a Helmet

Provides guidelines to assist consumers in choosing a motorcycle helmet that offers protection, comfort and style. [NHTSA](#)

Consumer Product Safety Review

Provides information on injuries and deaths associated with consumer products and lists recent CPSC recalls. [GPO](#)

Hidden Hazards: Number One

Describes ten common hazards, including rollover crashes and falls from playground equipment. [CFA](#)

Hidden Hazards: Number Two

Describes common hidden hazards including carbon monoxide, drinking water with cryptosporidium and others. [CFA](#)

How to Conduct a Security Survey

Provides tips and advice to protect a home from burglars. Stock number D16396. [AARP](#)

How to Report Suspicious Activities

A guide to follow when calling police to report possibly illegal activities. Stock # D12779. [AARP](#)

Jammin'

Written with Ringling Brothers and Sears, it provides tips for kids and adults who skateboard, bike or in-line skate. [USCPSC](#)

Let Them Through...It Could Be You

Encourages the driving public to move out of the way of emergency vehicles. [NHTSA](#)

Product Warranties and Servicing

Contains recommendations for responsible business practices regarding product warranties and servicing. [GPO](#)

Your Smoke Detector

Helps people test and clean a smoke detector.

[CALA](#)

SCHEMES

Automatic Debit Scams

Explains how the scam works and how to avoid getting ripped-off. [FTC](#)

Bank Examiner & Pigeon Drop Schemes

Tips to help consumers protect themselves against swindlers. [MOAG](#)

Beware of Scams and Schemes That Promise....

Part of the Consumer Credit Series, it describes consumer credit scams. [NCL](#)

Business Opportunities: Avoiding Vending Machine & Display Rack Scams

Describes how the scheme works and what problems may arise. [FTC](#)

Buyer Beware! Avoiding the Nightmare of Consumer Fraud

A 27-page brochure that describes numerous consumer problems, from buying a car to work-at-home schemes. [ARKAG](#)

Consumer Fraud

How to spot fraud and avoid it. Covers everything from business opportunities to weight loss. [MOAG](#)

Consumer Fraud: You Can Protect Yourself

Describes common scams and provides tips for protection. [ARKAG](#)

Consumer's Notebook: Twelve Topics for Louisiana Consumers

Offers advice on everything from charity fraud to telemarketing fraud. [LADOJ](#)

Consumer Tips: Tip the Scales In Your Favor

Reveals the workings of several schemes to help consumers avoid getting taken. [FLSA](#)

Contest Cons

How to know when all you're getting are lies - not a fabulous prize. [MOAG](#)

Don't Be Taken By Contest Scams. Just Toss It!

Explains what to do when contacted about a contest and how to get off of mailing lists. Also available in Spanish. [AZAG](#)

Facts for Consumers. Sweepstakes Scams: When 'Winners' Lose Money

Helps people distinguish between a real sweepstakes offer and a phony one. [PCH](#)

Fraud # 1: Fact Sheet

Describes bait and switch frauds, earn-at-home schemes, land investment frauds, medical miracle cure frauds and others. [SCDCA](#)

Frauds & Scams (Fact Sheet)

Describes prevalent schemes and offers advice to protect consumers. [NYNC](#)

Frauds and Scams: Protect Yourself and Your Money

Reviews old and new scams and suggests ways to protect yourself against them. [FRBP](#)

Get a Grip on Consumer Fraud

Tips on how college students can arm themselves against deceptive practices and scams. [MOAG](#)

How to Protect Yourself from Immigration Fraud

Explains the laws and outlines what to look for when seeking assistance from an immigration consultant. [ILCHI](#)

How To Protect Your Savings Against Con Artist Hypnosis

Describes common investment schemes and explains the ways in which consumers can avoid rip-offs. [VASCC](#)

How to Spot a Con Artist

Lists some of the tricks con artists use to swindle people out of their money. Stock number D16394. [AARP](#)

**If It Sounds Too Good to be True,
It Probably Is!**

Explains those “deals of a lifetime” and provides pointers for protection. [FLHCCP](#)

International Telephone Number Scams

Describes how telephone number scams are advertised, how people are lured in and steps people can take to protect themselves. [FTC](#)

Magazine Sales

Explains the typical type of magazine sale scam. [ILAG](#)

Magazine Subscription Scams

Describes magazine subscription schemes so that consumers can tell the difference between legitimate and fraudulent offers. [FTC](#)

**Promises. Check ‘em Out! Business
Opportunity Fraud**

Explains how the frauds operate, the laws that protect consumers and where to go for help. Also available in Spanish. [DSEF](#)

Regional Check Fraud Unit

Describes how the Colorado Springs Office of the District Attorney unit fights fraud. [COCS](#)

**Schemes, Scams, and Flim-Flams: A
Consumer’s Guide to Phone Fraud**

Helps consumers spot phone fraud scams. [MC](#)

Senior Scams

Describes common confidence games scam-artists use against seniors. [NYSCPB](#)

Small Business Alert

Describes consumer frauds directed at businesses and professional offices. [IAAG](#)

**Sweepstakes Advertising: A Consumer’s
Guide**

Describes sweepstakes and explains how they differ from other offers. [DMA](#)

Sweepstakes Fraud: Just Toss It!

Lists warning signs of sweepstakes fraud and tips to protect consumers. [NEDOJ](#)

The Arlington Consumer: Focus on Fraud

Describes typical scams and offers advice so that consumers do not become scam artists’ prey. [VAROCA](#)

Toll Free Telephone Number Scams

Explains how the telephone number schemes work and how consumers can minimize their risk for fraud. [FTC](#)

Vulnerability Profile

Short quizzes that reveal the readers' vulnerability to financial abuse. [CODA](#)

Wealth-Building Scams

Explains deceptive wealth-building scams. [FTC](#)

**What You Don’t Know Can Hurt You: Take
Advantage of Us Before Someone Takes
Advantage of You**

Warns about signs of scams and recommends ways to avoid becoming a victim. [FLHCCP](#)

Work-at-Home Schemes

Highlights work-at-home fraud and provides tips. [FTC](#)

Yellow Pages Invoice Scams

Describes how Yellow Page schemes work and how consumers can protect themselves. [FTC](#)

You Don’t Have to Pay to Play

Provides examples of fraudulent prize offers as well as ways that consumers can avoid these ripoffs. [FTC](#)

SENIORS

Con Games Targeting Older Americans

Outlines current frauds aimed at taking seniors money and suggest places to call for more information. [WAAG](#)

Consumer Fraud and Older Americans

The ten most harmful frauds aimed at senior citizens and how to combat them. [NJMCCA](#)

Consumer Information for Senior Citizens

Covers everything from health claims to estate planning. [VBCAD](#)

Credit and Older Americans

Explains the Equal Opportunity Act and provides tips so that seniors can avoid credit woes. [FTC](#)

DoAble Renewable Home

It explains ways to make a home more comfortable and suitable for a person with physical limitations. Stock # D12470. [AARP](#)

Fact Sheet for Manitoba Seniors

How to replace lost identification cards including birth certificates, driver's license, etc. [MCCA](#)

Frauds Against the Elderly and the Consumer

Offers steps to avoid being taken by con artists. [COPUDA](#)

Grandparent Information Center Brochure

Advises grandparents who are raising grandchildren. Stock number D15272. [AARP](#)

Growing Older: The Future and You

Helps seniors prepare financially for retirement. [ARKAG](#)

Nursing Homes: Make the Right Choice

Helps seniors make a smooth transition from a home to a long-term care facility. [ARKAG](#)

Operation Senior Sting: How To Stop Elderly Fraud in Nebraska!

Explains how the typical scams work and what you can do to stop fraud. [NEDOF](#)

Product Report: Electric Scooters

Provides information to help a person decide if an electric scooter might meet his or her needs. Stock number D15979. [AARP](#)

Protecting Senior Texans

Describes how the Elder Law and Public Health Division work to protect seniors. [TXAG](#)

Publication 554: Older Americans' Tax Guide

Special tax benefits that apply to seniors. [IRS](#)

Request for Earnings and Benefit Estimate Statement

Written by the Social Security Administration, helps people get earnings history and an estimate of future benefits. [CIC](#)

Selecting Long-Term Care

Important questions to ask and items to check, in selecting long-term care. [MAAG](#)

Selecting Retirement Housing

Contains descriptions of retirement housing and helps consumers make this difficult choice. Stock number D13680. [AARP](#)

Senior Guide to Consumer Fraud

Explains several scams and gives tell-tale signs that indicate fraud. [MNAG](#)

Seniors Legal Rights

Contains advice about fraud aimed at seniors, estate planning, wills and many other topics. [MNAG](#)

Social Security: Understanding the Benefits

Written by the Social Security Administration, it explains many federal benefits including disability and survivor's benefits. [CIC](#)

What You Can Do About Abuse of the Elderly

Information on earmarks of elder abuse and where to report problems. [TXAG](#)

When a Loved One Needs Care

A guide for choosing a nursing home. [NYAG](#)

SHOPPING

At-Home Shopping Rights

Gives detailed advice on shopping by phone, television, or through the mail. [AMEX](#)

Be A Smart Shopper: Make Sure You Pay the Right Price

Provides rules for shopping that will save you money and avoid problems. Available in French. [IC](#)

Buyer Beware!

Offers advice on many topics, including shopping for a car, hiring a contractor and going-out-of-business sales. [FLJAX](#)

Buying Furniture for Your Home

Provides a checklist for prospective furniture buyers. [AUST](#)

“Buying Smart” - Electronics Tip Card

What every consumer should know when buying electronics. [NYAG](#)

Can I Have a Raincheck?

A consumer's guide to Michigan's raincheck policy. [MIDET](#)

Electronics Store Consumers

Offers tips to help New York consumers avoid scams and find bargains. [NYC](#)

Grocery Store Rain Checks

Highlights a law which says how, and if, one should be compensated for an advertised grocery item that is out of stock. [FTC](#)

How to Get More for Your Shopping Dollar

Provides tips to help you fight inflation at the supermarket. [CALA](#)

I Want My Money. What You Want May Not be What You Get!

What you need to know about signing a contract, getting a refund and credit slips. [NJPCA](#)

Magazine Sales

Tips to avoid getting tricked by unscrupulous magazine solicitors. [MOAG](#)

Making Sure the Scanned Price is Right

Describes pricing accuracy concerns, what to do if you spot scanner errors and how to complain effectively. [FTC](#)

Michigan's Item Pricing and Advertising Act

Explains how the state act works, in easy to understand language. [MIDET](#)

Money Saving Tips for Shopping Wisely

Pointers to help you stretch a dollar. [ILCHI](#)

National List of Authorized Sellers of Forfeited Property

Explains how the government sells goods forfeited under Federal law. [CIC](#)

Rebates: “The Check's in the Mail....”

Provides tips to ensure that consumers actually receive a promised rebate check. [CTCA](#)

Retail Store Policies

Explains refund and exchange policies and layaway plans. [GGOCA](#)

Service Contracts

Explains how service contracts work and what they cover. [SCDCA](#)

Shopping by Phone or Mail

Explains consumers' rights when shopping by phone or mail. [FTC](#)

Shopping Tips

Pointers for shopping by mail. [ILAG](#)

Sorry, No Rainchecks? Not Anymore!

Explains the law covering sale items no longer available even though they were advertised in the paper. [CTCA](#)

Tips on Refunds and Exchanges

Describes how return, refund and exchange policies work, and provides pointers for shoppers. [CBBB](#)

Tips on Saving at the Supermarket

Helps consumers plan ahead in order to save at the store. Also highlights laws that regulate the marketplace. [NYC](#)

Unordered Merchandise

Provides answers to common questions about unordered merchandise. [FTC](#)

Understanding Retail Store Policies for Refunds and Returns

Clarifies shoppers' rights concerning refunds and

returns at Chicago retail stores. [ILCHI](#)

Warranties

Covers written and implied warranties and briefly describes the Magnuson-Moss Act of 1975. [FTC](#)

SLAMMING

Hang Up on Slamming

Describes slamming and recommends prevention tips. [PACBELL](#)

Have You Checked Your Long Distance Bill Lately? ...You May Have Been Slammed!

Explains what phone slamming is and provides advice for victims. [CFACTION](#)

How To Avoid Getting Slammed

Explains what slamming is, how it happens and what you can do to avoid it. [OCC](#)

How To Avoid Telephone Slamming

Describes what slamming and includes tips and information on what to do if you've been slammed. [NYSCPB](#)

How to Prevent the Unauthorized Switching of Your Long Distance Telephone Company

Explains the rights of someone who has been slammed. [MNAG](#)

Slamming

Clarifies how a person can be "slammed" by a phone company and what rules exist to protect consumers. [ILAG](#)

Switched without Authorization (Slamming) Guide

Explains how slamming can occur and suggests places to turn for help. [TCH](#)

TELEMARKETING

Are You a Target of Telephone Scams

Illustrates how older people become victims of telemarketing fraud, describes scams and provides survival tips. [FTC](#)

Complying with Ohio's Telephone Solicitation Sales Act

This law applies to businesses that make telephone sales calls or send direct mail. [OHAG](#)

Fact Sheet #5: Telemarketing: Whatever Happened to a Quiet Evening at Home?

Explains how telemarketers get phone numbers and how to stop the calls. [PRC](#)

Hang Up on Fraud

Helps people develop telephone survival skills. [MNAG](#)

Hang Up on Telephone Fraud

Provides 10 tips to spot a scam and describes the Telemarketing Sales Rule. [INAG](#)

How to Handle Unwelcome Callers

Take control of telephone lines by learning the steps to stop phone fraud. [OCC](#)

Phone Fraud

Describes what phone fraud is and how to avoid becoming a victim. Available in several languages. [CA](#)

Preventing Telemarketing Fraud

Describes how con artists cheat people over the phone and gives tips to help people avoid becoming victims of fraud. [CA](#)

Recognize and Avoid Telemarketing Fraud

Describes the con artists and the cons, so that people don't get taken. [FLDA](#)

Straight Talk About Telemarketing

Explains how fraudulent telemarketing operations work and how the Telemarketing Sales Rule can help consumers. [FTC](#)

Telemarketing Fraud

Provides guidelines to help consumers avoid becoming fraud victims. [TXAG](#)

Telemarketing Fraud Fact Sheets

Provides tips on identifying and preventing telemarketing fraud. English: stock # D15385. Spanish: stock # D16343. [AARP](#)

Telemarketing Fraud: How To Spot It and How to Avoid It

Offers tips to educate and alert consumers about telemarketing fraud. [NEDDJ](#)

Telemarketing Fraud: How to Spot It and How to Avoid It

Describes the pitches and the scams, and provides tips to help consumers. [PAAG](#)

Telemarketing Recovery Scams

A brief overview of how this devious scam works, along with helpful pointers to help consumers elude these ploys. [FTC](#)

Telemarketing: Reloading & Double-Scamming Frauds

Covers the workings of an insidious scam known as reloading in which con artists trick the victim a second time by saying they are with a law enforcement group that can recover the losses for a fee. [FTC](#)

Telemarketing Scams

Describes the most prevalent telemarketing scams and provides alerts for consumers. [SCDCA](#)

Telemarketing Travel Fraud

Explains how the scams work and helps consumers avoid the traps. [FTC](#)

Telephone Fraud: What You Need to Know Before You Answer the Phone

Describes two Utah laws about telemarketing and recommends tips for the public. [UTDOC](#)

Telephone Scams and Older Consumers

Explains common telephone scams, provides pointers to avoid fraud and lists groups to contact for help. [PAAG](#)

Telephone Scams and Older Consumers

Describes prevalent scams and explains ways that seniors can protect themselves from fraudulent telemarketers. [NEDDJ](#)

Telephone Solicitation

Provides advice for dealing with telemarketers

and charity fraud. [FLPCCP](#)

They Can't Hang Up: Help for Elderly People Targeted by Fraud

An overview of the problem and suggestions on how consumer education officials can more effectively help the public. [NCL](#)

When the Phone Rings

Tips to avoid telephone fraud. [UTCPS](#)

TELEPHONE

900 Numbers: New Rule Helps Consumers

Explains the protections provided by the Telephone Disclosure and Dispute Resolution Act and the FTC 900-Number Rule. [FTC](#)

Alternate Operator Services Guide

A resource guide to alternate operator services. [TCH](#)

Avoiding Cellular Phone Fraud

Provides tips to help a consumer spot the telltale signs of cellular phone fraud and avoid becoming a victim. [NYC](#)

Buying Time: The Facts About Pre-Paid Phone Cards

Explains how the cards work, how to compare them and their pros and cons. Available in Spanish. [FTC](#)

Calling All Over the World

Describes how to dial an international call. Lays out the cost of calling other countries and advises how to save money. [CA](#)

Countdown to Smart Dialing: 10 Important Dialing Tips

Cost-cutting hints when making phone calls. [CFACTION](#)

Custom Calling Features Guide

An easy-to-understand guide about several different custom calling features. [TCH](#)

Dial-Around: What You Don't Know Could Cost You

Helps consumers evaluate the offers, avoid pitfalls and save money on long distance calls. [CFACTION](#)

Dialing and Dollars: Prices for Telephone Service in a Changing Marketplace

Summarizes telephone prices and calling options to help consumers make informed choices on telephone service needs. [NYSCPB](#)

Getting Help in an Emergency: Dial 9-1-1

A brochure that explains how and when to call 9-1-1 to obtain immediate help during an emergency. [CA](#)

Guide to Equipment Distribution Programs

Lists organizations that assist consumers with disabilities, to locate and obtain telecommunications equipment. [TCH](#)

How to Select a Telephone

Clarifies the options and features available when choosing a phone. [TCH](#)

Local Telephone Competition Is Coming!

A guide to choosing a local telephone provider. [OCC](#)

Making Local Calls from Private Pay Phones (California Only)

Tips on paying for local calls, using operator assistance and obtaining refunds. Available in several languages. [CA](#)

Making Long Distance Calls from Private Pay Phones (California Only)

How to reach a long distance carrier through private pay phones. Available in several languages. [CA](#)

Making Long-Distance Decisions

Helps people shop for and compare long distance plans. [OCC](#)

Making Sense of Your New Communications Choices

Describes several communications choices, such as cell phones, paging services and on-line services. [NCL](#)

Making the Best Call: How to Save Money and Avoid Problems with Your Phone Service

Describes how to save money with traditional long distance plans, five digit access code plans and calling cards. [CFA](#)

Pay-Per-Call Services

Describes how con-artists have used 800 and 900 numbers to defraud consumers. [ILAG](#)

Prepaid Phone Calling Card Report

A cost comparison of 14 popular calling cards to traditional calling cards, collect calling and third-party charges. [NYAG](#)

Public Phone Tips: Reaching Your Long Distance Company

Explains how to complete long distance calls from pay phones, hotels and hospital room phones. [CA](#)

Residential Long Distance Company: Selection Guide (also in Spanish)

Offers simple steps to compare long distance plans, costs and quality, in order to make an informed decision. [TCH](#)

Special Needs Fact Sheet

Describes many telecommunications services that are available to consumers with special needs. [TCH](#)

Telecommunications Relay Services Guide and Chart

Lists relay services available for people with disabilities. Provides a state-by-state breakdown. [TCH](#)

Telecommunication Scams Using FCC Licenses

A licensing scam that has a legitimate appearance and is quite complex, is described in easy-to-understand language. [FTC](#)

Telephone Calling Cards Guide

Explains the features of the different types of cards on the market and offers precautions. [TCH](#)

Telephone Service Connection Assistance

Contains information on how people without phone service can get onto the telephone network. [MNPUC](#)

TTY Directory List

A listing of TTY telephone directories. [TCH](#)

Using the Services of Operators

How phone operators provide information and assistance to help people complete calls. Available in many languages. [CA](#)

TRAVEL

Attorney General's Guide to Purchasing Travel Services

Covers consumer rights and remedies when purchasing travel services. [MAAG](#)

Avoiding Travel Problems

Helps consumers plan trips and avoid problems. For a copy send a self-addressed stamped envelope. [ASTA](#)

Campground Memberships

Things to keep in mind before purchasing a campground membership. [ILAG](#)

Consumer Alert: Free Vacations

Explains how the "free" vacation scam works. [CALA](#)

Facts and Advice for Airline Passengers

Describes the most common airline problems and how to avoid them. [ACAP](#)

Fly-Rights

Provides advice about getting the best fares and dealing with lost tickets. [CIC](#)

Fly Rights: A Guide to Air Travel in the United States

How to find the flight and price that meets your

needs and how to complain if you have a problem. [GPO](#)

Fly Smart

Provides pointers to help consumers stay safer while traveling. [CIC](#)

How to File a Taxicab Complaint

Describes the taxi complaint process in Chicago. [ILCHI](#)

How to Use a Chicago Taxicab

An easy-to-understand guide for tourists and residents. [ILCHI](#)

Protect Your Travel Investment

Provides tips, pointers and great advice for all travelers who want to avoid problems. [FLDA](#)

Timeshare Resales

Covers how the resale scam works and gives tips for consumers who want to sell their timeshare. [FTC](#)

Timeshare Tips

Before you sign any papers or pay any fees for a timeshare, understand what you're buying. [FTC](#)

Transportation Fact Sheet

Explains how AARP's transportation activities work to preserve the mobility of all older persons. Stock # D12607. [AARP](#)

Travel Scams: How to Avoid Getting Taken for a Ride

Explains how travel scams work and provides tips so others don't get scammed. [MOAG](#)

Traveler's Advisory: Get What You Pay For

Tips to help travelers avoid unpleasant and costly surprises. [FTC](#)

Vacation Timeshares: State Law Protects You from Unscrupulous Sellers of Vacation Homes

Explains protections for timeshare buyers in the state of Missouri. Also describes how timeshares work. [MOAG](#)

UTILITY

Changes in the Electric Industry

Explains how consumers buy electricity today and how competition will allow consumers to shop for electricity in the future. [OCC](#)

Cold Weather Rule: Questions & Answers

Describes the Minnesota Cold Weather Rule, which dictates steps that gas and electric utilities must follow before disconnecting service in the winter. [MNPUC](#)

Cutting Home Heating Oil Bills

Provides steps to take to reduce your utility bills. [PAAG](#)

Fight Utility Rate Increases

Provides basic information on how to intervene in utility rate proceedings before the Public Service Commission. [NYSCPB](#)

Play to Win: How to Save Money on Your Utility Bill

Helps consumers save money by controlling appliance and lighting costs and home-heating costs. [NYPSC](#)

Solving the Utility Puzzle

A guide for Ohio's residential utility consumers of water, gas, electric and telephone services. [OCC](#)

Tips on Water Quality Improvement

Points out the red flags of hard water and provides water softening solutions. [CBBB](#)

Utility Regulation: Questions & Answers

Explains rates, complaint procedures and protections available during the cold weather. [MNPUC](#)

Water Rights

Clarifies what a water bill must contain, how to read the bill and what rights a water customer has. [OCC](#)

You Can Choose Your Natural Gas Supplier

Provides questions to ask while shopping for a gas supplier. [OCC](#)

WEIGHTS AND MEASURES

Department of Weights and Measures: Protecting the Interests of Buyers and Sellers of Commodities

Explains the importance of weights and measures in the marketplace as well as in the country's history. [CASF](#)

Follow the Liter!

How to convert liters to gallons. [MIDET](#)

Getting What You Pay For: Weights and Measures Tips for Consumers

Helps consumers determine if a product is worth its price by explaining weights and measures. [NYWC](#)

The Weights and Measures Inspector: A Pamphlet for Consumers

Informs consumers how "weights and measures" helps consumers buy and compare goods. [PADEL](#)

Weights and Measures: Protecting the Interests of Buyers and Sellers

Explains what a weights and measures office does and how people can use weights and measures standards to become smarter consumers. [CASD](#)

ACRONYMS

AARP

American Association of Retired Persons
601 E Street, N.W.
Washington, DC 20004 USA
202-434-2277
www.aarp.org

ABA

American Bar Association
541 North Fairbanks Court
Chicago, IL 60611-3314 USA
312-988-5735
www.abanet.org

ACAP

Aviation Consumer Action Project
P.O. Box 19029
Washington, DC 20036 USA
202-638-4000
www.acap1971.org

ACSH

American Council on Science and Health
1995 Broadway, 2nd Floor
New York, NY 10023-5860 USA
212-362-7044
www.acsh.org

ALAG

Alabama Attorney General's Office
11 South Union Street
Montgomery, AL 36130 USA
334-242-7300
<http://e-pages.com/aag/cuspro.html>

ALAS

Alaska Department of Commerce
Securities Division
P.O. Box 110807
Juneau, AK 99811-0807 USA
907-465-2521
www.state.ak.us/local/akpages/COMMERCE/

ALSCB

Alberta Securities Commission Board
20th Floor, 10025 Jasper Avenue
Edmonton, AB T5J 3Z5 CANADA
403-427-5201

AMEX

American Express Company
801 Pennsylvania Avenue, N.W.
Washington, DC 20004 USA
202-434-0144
www.americanexpress.com

ARBA

American Arbitration Association
140 West 51st Street
New York, NY 10020-1203 USA
212-484-4000
www.adr.org/

ARKAG

Arkansas Office of the Attorney General
200 Tower Building
323 Center Street
Little Rock, AR 72201-2610 USA
501-682-2341

ASTA

American Society of Travel Agents
1101 King Street
Alexandria, VA 22314 USA
703-739-6825
www.astanet.com

AUST

Australia Department of Fair Trading
Office of Consumer Affairs
G.P.O. Box 3111
Brisbane, Queensland, 4001 AUSTRALIA
61-7-3239-3050

AZAG

Arizona Attorney General's Office
Consumer Protection Division
1275 West Washington
Phoenix, AZ 85007 USA
602-542-3702

AZCC

Arizona Corporation Commission
Securities Division
1300 W. Washington Street, 3rd Floor
Phoenix, AZ 85007 USA
602-542-4242

BCI

Blanchard & Company, Inc.
110 Veterans Blvd, Suite 200
P.O. Box 61740
New Orleans, LA 70161-1740 USA
800-880-4653
www.blanchardonline.com

BRIT

Britain, Nottinghamshire County Council
Trading Standards Department
Thoroton Road, West Bridgford
Nottingham, England, NG2 5FT U.K.
115-977-2310

CA

Consumer Action
116 New Montgomery Street, Suite 233
San Francisco, CA 94105 USA
415-777-9648
e-mail: consumeract@igc.org

CADCA

California Department of Consumer Affairs
400 R Street
Sacramento, CA 95814 USA
800-952-5210
www.dca.ca.gov

CADOC

California Department of Corporations
3700 Wilshire Blvd., Suite 600
Los Angeles, CA 90010-3002 USA
213-736-2741
www.corp.ca.gov/

CALA

California, County of Los Angeles
Department of Consumer Affairs
500 W. Temple Street
B-96 Hahn Hall of Administration
Los Angeles, CA 90012-2706 USA
213-974-1452

CALERT

Consumer Alert
1001 Connecticut Avenue, N.W.
Suite 1128
Washington, DC 20036 USA
202-467-5809

CAMVAP

Canadian Motor Vehicle Arbitration Plan (CAMVAP)
235 Yorkland Blvd, Suite 300
North York, Ontario, M2J 4Y8 CANADA
416-490-0615
<http://camvap.ca/>

CASC

California, Santa Clara County
County Consumer Protection Unit
70 West Hedding Street
West Wing, Lower Level
San Jose, CA 95110-1705 USA
408-792-2880
claraweb.co.santa-clara.ca.us/da/compform.htm

CASD

California, County of San Diego
Weights and Measures
5555 Overland Avenue, Bldg. 3
San Diego, CA 92123-1292 USA
619-694-2778

CASF

California, San Francisco County
Dept of Weights and Measures
501 Cesar Chavez, Suite 109A
San Francisco, CA 94124 USA
415-285-5012
www.ci.sf.ca.us/ag

CAVC

California, Ventura County
District Attorney's Office
4245 Market Street, Suite 205
Ventura, CA 93003 USA
805-289-1984
www.ventura.org/vcda/

CBBB

Council of Better Business Bureaus
4200 Wilson Blvd.
Arlington, VA 22203-1804 USA
703-247-9315
www.bbb.org

CCA

Child Care Aware
2116 Campus Drive, SE
Rochester, MN 55904 USA
507-287-2220

CFA

Consumer Federation of America
1424 16th Street, N.W.
Washington, DC 20036 USA
202-387-6121

CFACTION

Call For Action
5272 River Road, Suite 300
Bethesda, MD 20816 USA
800-647-1756

CFTC

Commodity Futures Trading Commission
1155 21st Street, N.W.
Washington, DC 20581 USA
202-418-5080
www.cftc.gov

CIC

Consumer Information Center
Pueblo, CO 81009 USA
719-948-4000
www.pueblo.gsa.gov

COBODA

Colorado, Boulder County
District Attorney's Office
Justice Center, 177th Street, #471
Boulder, CO 80306 USA
303-441-3700
www.boco.co.gov/da

COCS

Colorado, Colorado Springs
Office of the District Attorney
105 East Vermijo, Suite 205
Colorado Springs, CO 80903 USA
719-520-6002

CODA

Colorado, Denver District Attorney's Office
303 W. Colfax Avenue, Suite 1300
Second Judicial District
Denver, CO 80204 USA
303-640-3570

COPUDA

Colorado, Pueblo District Attorney's Office
201 W. 8th Street, Suite 801
Pueblo, CO 81003-3050 USA
719-583-6666

CSI

Canadian Securities Institute
121 King Street West, Suite 1550
P.O. Box 113
Toronto, ON M5H 3T9 CANADA
416-364-6666

CSPI

Center for Science in the Public Interest
1875 Connecticut Avenue, N.W., Suite 300
Washington, DC 20009-5728 USA
202-332-9110
www.cspinet.org

CTCA

Connecticut State Department
of Consumer Affairs
165 Capitol Avenue
Hartford, CT 06106 USA
860-566-2534
www.state.ct.us/dcp/

CTDOB

Connecticut Department of Banking
260 Constitution Plaza
Hartford, CT 06103-1800 USA
860-240-8230
www.state.ct.us/dob/

DMA

Direct Marketing Association
1111 19th Street, N.W., Suite 1100
Washington, DC 20036-3603 USA
202-955-5030
www.the-dma.org

DSEF

Direct Selling Education Foundation
1666 K Street, N.W.
Washington, DC 20006 USA
202-293-5760
www.dsa.org

FDIC

Federal Deposit Insurance Corporation
Department of Consumer Affairs
550 17th Street, N.W.
Washington, DC 20429 USA
800-276-6003
202-416-6940
www.fdic.gov

FDICPA

Federal Reserve Bank of Philadelphia
P.O. Box 66
Philadelphia, PA 19105-0066 USA
215-574-6458

FLAG

Florida Attorney General's Office
The Capitol
Tallahassee, FL 32399-1050 USA
850-488-4830
<http://legal.firm.edu/>

FLBC

Florida, Broward County Commission
Consumer Affairs Division
115 South Andrews Avenue
Room A460
Fort Lauderdale, FL 33301 USA
954-765-5350

FLDA

Florida Department of Agriculture
and Consumer Affairs
Mayo Building, Room 235
Tallahassee, FL 32399-0800 USA
904-922-2966
www.fl-ag.com/consumer.htm/

FLHCCC

Florida, Hillsborough County Child Care
Licensing Program
601 East Kennedy Blvd., 24th Floor
Tampa, FL 33601-1110 USA
813-272-6487

FLHCCP

Florida, Hillsborough County
Consumer Protection Office
P.O. Box 1110
Tampa, FL 33601 USA
813-272-6750

FLJAX

Florida, City of Jacksonville
Consumer Affairs Division
421 West Church Street, #404
Jacksonville, FL 32202 USA
904-630-3667
www.itd.ci.jax.fl.us/pub/consumer/

FLMDC

Florida, Metro Dade County
Consumer Services Department
140 West Flager Street, Suite 903
Miami, FL 33130-1561 USA
305-375-1250

FLPBC

Florida, Palm Beach County
Division of Consumer Affairs
50 South Military Trail, Suite 201
West Palm Beach, FL 33415 USA
561-233-4820

FLPCCP

Florida, Pinellas County
Department of Consumer Protection
14250 49th Street, N., 2nd Floor
Clearwater, FL 33762 USA
813-464-6200

FLSA

Florida, Orange County
Consumer Fraud Unit
415 North Orange Avenue
Orlando, FL 32802 USA
407-836-2490
www.citizens-first.com/orange.fl.us

FRBA

Federal Reserve Board of Atlanta
Public Affairs Department
104 Marietta Street, N.W.
Atlanta, GA 30303-2713 USA
404-521-8500
www.frbatlanta.org

FRBB

Federal Reserve Board of Boston
Public and Community Affairs Department
P.O. Box 2076
Boston, MA 02106-2076 USA
617-973-3000
www.bos.frb.org

FRBC

Federal Reserve Board of Chicago
230 South LaSalle Street
Chicago, IL 60604 USA
312-322-5322
www.frbchi.org

FRBD

Federal Reserve Board of Dallas
Public Affairs Department
2200 North Pearl Street
Dallas, TX 75201 USA
214-922-6000
www.dallasfed.org

FRBNY

Federal Reserve Board of New York
Public Information Department
33 Liberty Street
New York, NY 10045 USA
212-720-5000
www.ny.frb.org

FRBP

Federal Reserve Board of Philadelphia
Public Affairs Department
Ten Independence Mall
Philadelphia, PA 19106 USA
215-574-6000
www.phil.frb.org/

FRBR

Federal Reserve Board of Richmond
Public Affairs Department
701 East Byrd Street
Richmond, VA 23219 USA
804-697-8000
www.rich.frb.org/

FRBSF

Federal Reserve Board of San Francisco
Public Information Department
101 Market Street
San Francisco, CA 94105 USA
415-974-2000
www.frbsf.org/

FRS

Federal Reserve System
Board of Governors
Washington, DC 20551 USA
202-452-3240
www.bog.frb.fed.us

FTC

Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Bulk Distribution Office
Washington, DC 20580 USA
202-326-3761 (*individual orders*)
202-326-2572 FAX (*mail or fax bulk orders*)
www.ftc.gov

GGOCA

Georgia Governor's Office of Consumer Affairs
2 Martin Luther King, Jr. Drive, Suite 356
Atlanta, GA 30334 USA
404-656-3790

GPO

Government Printing Office
P.O. Box 371954
Pittsburgh, PA 15250-7954 USA
202-512-1800
www.gpo.gov

HIAA

Health Insurance Association of America
1025 Connecticut Avenue, N.W.
Washington, DC 20005 USA
202-824-1600

IAAG

Iowa Attorney General's Office
1305 E. Walnut Street
Des Moines, IA 50319 USA
515-281-5926
www.state.ia.us/government/ag

IC

Industry Canada
50 Victoria Street, 16th Floor, Zone 8
Hull, Quebec, K1A 0C9 CANADA
819-953-3187
www.strategis.ic.gc.ca

IIHS

Insurance Institute for Highway Safety
1005 North Glebe Road
Arlington, VA 22201 USA
703-247-1500
www.hwysafety.org/

ILAG

Illinois Attorney General's Office
500 South Second Street
Springfield, IL 62706 USA
217-782-1090
www.acsp.uic.edu/ag/

ILCHI

Illinois, Chicago Department of Consumer Services
City Hall, Room 808
121 North LaSalle Street
Chicago, IL 60602 USA
312-744-3207

ILSOS

Illinois Secretary of State
Securities Division
900 S. Spring Street
Springfield, IL 62704 USA
217-782-2256

INAG

Indiana Office of the Attorney General
402 West Washington Street
Indianapolis, IN 46204-2770 USA
317-232-6201
www.ai.org.hossieradvocate

IRS

Internal Revenue Service
1111 Constitution Avenue, N.W.
Washington, DC 20005 USA
800-688-9889
www.irs.ustreas.gov

KSAG

Kansas Attorney General's Office
301 S.W. 10th Avenue
Topeka, KS 66612-1597 USA
913-296-3751

KSC

Kansas Securities Commissioner
618 South Kansas Avenue, Second Floor
Topeka, KS 66603-3804 USA
316-337-6280
www.cjnetworks.com/~ksecom

LADOJ

Louisiana Department of Justice
Consumer Protection Section
P.O. Box 94095
Baton Rouge, LA 70804-9095 USA
800-351-4889

MAAG

Massachusetts Attorney General's Office
1 Ashburton Place
Boston, MA 02108 USA
617-727-2200
www.magnet.state.ma.us/ag/

MABA

Massachusetts Bankers Association
73 Tremont Street, Suite 306
Boston, MA 02108 USA
617-523-7595
www.massbankers.org

MAP

Motorist Assurance Program
1444 I Street, NW
7th Floor
Washington, DC 20005 USA
202-712-9042
www.hunter.com/map.htm

MC

MasterCard
1401 Eye Street, N.W., 2nd Floor
Washington, DC 20005 USA
800-999-5136
www.mastercard.com

MCCA

Manitoba Consumer and Corporate Affairs
1034-405 Broadway
Winnipeg, Manitoba, R3C 3L6 CANADA
204-945-4435

MDAG

Maryland Attorney General's Office
Consumer Protection Office
200 St. Paul Place, 16th Floor
Baltimore, MD 21202-2021 USA
410-528-8662
www.oag.state.md.us

MEOCC

Maine Office of Consumer Credit Regulation
35 State House Station
Augusta, ME 04333-0035 USA
207-624-8527

MIAG

Michigan Attorney General's Office
Law Building
Lansing, MI 48913 USA
517-373-1140

MIDET

Michigan, City of Detroit
Consumer Affairs Department
1600 Cadillac Tower
Detroit, MI 48226 USA
313-224-3508

MNAG

Minnesota Attorney General's Office
Suite 1400
NCL Tower, 445 Minnesota Street
St. Paul, MN 55101 USA
612-296-3353
www.ag.state.mn.us/consumer/

MNPUC

Minnesota Public Utilities Commission
American Center Building
160 E. Kellogg Blvd., Room 780
St. Paul, MN 55101 USA
612-296-0406

MOAG

Missouri Attorney General's Office
P.O. Box 899
Jefferson City, MO 65102 USA
800-392-8222
<http://services.state.mo.us/ago/homepg.htm>

MSSOS

Mississippi Secretary of State's Office
P.O. Box 136
Jackson, MS 39205-0136 USA
601-359-1333

MTAG

Montana Attorney General's Office
215 N. Sanders, P.O. Box 201401
Helena, MT 59620-1401 USA
406-444-4312

NACAA

1010 Vermont Avenue, N.W.
Suite 514
Washington, DC 20005 USA
202-347-7395
e-mail: nacaa@erols.com

NB

NationsBank
100 North Tryon Street, 18th Floor
Charlotte, North Carolina 28255 USA
704-386-4402
www.nationsbank.com

NCAHF

National Council Against Health Fraud
P.O. Box 1276
Loma Linda, CA 92354-1276 USA
909-824-4690
www.ncahf.org

NCCIC

National Child Care Information Center
301 Maple Avenue West, Suite 602
Vienna, VA 22180 USA
800-616-2242

NCDOJ

North Carolina Department of Justice
P.O. Box 629
Raleigh, NC 27602-0629 USA
919-733-7741

NCL

National Consumers League
1701 K Street, N.W., #1200
Washington, DC 20006 USA
202-835-3323
www.natlconsumersleague.org

NCSOS

North Carolina Secretary of State
Securities Division
300 N. Salisbury Street
Raleigh, NC 27603-5909 USA
919-733-3924
www.state.nc.us/secstate

NEDOJ

Nebraska Department of Justice
Consumer Protection Division
2115 State Capitol
P.O. Box 98920
Lincoln, NE 68509 USA
402-471-2682

NEFE

National Endowment for Financial Education
4695 South Monaco Street
Denver, CO 80237-3403 USA
303-220-1200
www.nefe.org

NFA

National Futures Association
200 W. Madison Street
Chicago, IL 60606-3447 USA
800-621-3570

NFCC

National Foundation for Consumer Credit
8611 2nd Avenue, Suite 100
Silver Spring, MD 20910 USA
301-589-5600
www.nfcc.org

NFDA

National Funeral Directors
Association Educational Foundation
11121 West Oklahoma Avenue
Milwaukee, WI 53227 USA
800-228-6332
www.nfda.org

NFPA

National Fire Protection Association
1 Batterymarch Park
Quincy, MA 02269-9101 USA
617-770-0200
www.nfpa.org/

NHTSA

National Highway Traffic Safety Administration
400 7th Street, S.W.
Washington, DC 20590 USA
800-424-9393
www.nhtsa.dot.gov

NICE

National Institute for Consumer Education
207 Rackham Building
Eastern Michigan University
Ypsilanti, MI 48197 USA
313-487-2292
www.emich.edu/public/coe/nice

NJCCCP

New Jersey, Camden County
Consumer Protection Office
Jefferson House, Lakeland Road
P.O. Box 9
Blackwood, NJ 08012-0009 USA
609-374-6161

NJMCCA

New Jersey, Mercer County
Consumer Affairs Office
640 South Broad Street, Room 229
Trenton, NJ 08650 USA
609-989-6671

NJPCCA

New Jersey, Passaic County
Department of Consumer Affairs
401 Grand Street
Paterson, NJ 07505-2023 USA
201-881-4547

NJSC

New Jersey, Somerset County
Consumer Affairs Division
P.O. Box 3000, 20 Grove Street
Somerset, NJ 08876 USA
908-231-7000
www.beachcomer.com/Somerset/info.html

NVSOS

Nevada Secretary of State
Securities Division
555 E. Washington Avenue, 5th Floor
Las Vegas, NV 89101 USA
702-486-2440
www.state.nv.us

NYAG

New York State Office of the Attorney General
Justice Building, Room D-10
Albany, NY 12224 USA
212-416-8300
www.oag.state.ny.us/consumer.html

NYC

New York City Department of Consumer Affairs
42 Broadway
New York, NY 10004 USA
212-487-3961
www.ci.nyc.ny.us/html/dca

NYNC

New York, Nassau County
Consumer Affairs Department
160 Old Country Road
Mineola, NY 11501 USA
516-571-2600

NYPSC

NY State Department of Public Service
Consumer Services Division
3 Empire State Plaza
Albany, NY 12223 USA
518-474-3280
www.dps.state.ny.us

NYSCPB

New York State Consumer Protection Board
5 Empire Plaza, Suite 1020
Albany, NY 12223-1556 USA
518-474-2348
www.consumer.state.ny.us

NYWC

New York, Westchester County
Department of Consumer Protection
112 East Post Road, 4th Floor
White Plains, NY 10601-5113 USA
914-285-2164

OCC

Ohio Consumers' Counsel
77 S. High Street, 15th Floor
Columbus, OH 43266-0550 USA
614-466-8574
www.state.oh.us/cons/

OHAG

Ohio Attorney General's Office
30 East Broad Street
Columbus, OH 43215-3428 USA
800-282-0515
www.ag.ohio.gov/

ORBAR

Oregon State Bar Center
5200 SW Meadows Road
P.O. Box 1689
Lake Oswego, OR 97035-0889 USA
503-620-0222
www.osbar.org/

ORDOC

Oregon Department of Consumer &
Business Services
350 Winter Street, N.E., Room 410
Salem, OR 97310 USA
503-378-4387
www.cbs.state.or.us/

ORDOJ

Oregon Department of Justice
Financial Fraud Section
Robertson Bldg.
1215 State Street, N.E.
Salem, OR 97310 USA
503-378-4320

PAAG

Pennsylvania Office of the Attorney General
14th Floor, Strawberry Square
Harrisburg, PA 17120 USA
717-787-9707
www.attorneygeneral.gov

PACBELL

Pacific Bell
130 Kearny Street, Room 3357
San Francisco, CA 94108 USA
800-310-2355 (for individuals)
800-750-2355 (for businesses)
www.pactel.com/tcap

PACC

Pennsylvania, Cumberland County
Consumer Affairs
One Courthouse Square
Carlisle, PA 17013-3387 USA
717-240-6180

PADEL

Pennsylvania, County of Delaware
Office of Consumer Affairs
201 West Front Street
Media, PA 19063 USA
610-891-4865

PCH

Publishers Clearing House
382 Channel Drive
Port Washington, NY 11050 USA
516-883-5432
www.pch.com

POPEN

Project OPEN, Interactive Services Association
8403 Colesville Road, Suite 865
Silver Spring, MD 20910 USA
301-495-4955
www.isa.net/project.open

PRC

Privacy Rights Clearinghouse
5384 Linda Vista Road, #306
San Diego, CA 92110 USA
619-298-3396
www.privacyrights.org

SCDCA

South Carolina Department of Consumer Affairs
2801 Devine Street, P.O. Box 5757
Columbia, SC 29250-5757 USA
803-734-9462
www.state.sc.us/consumer/

SDOJ

Saskatchewan Department of Justice
Consumer Protection Division
1871 Smith Street
Regina, S4P 3VP CANADA
306-787-2952

SEC

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549 USA
800-SEC-0330
www.sec.gov

STOP

Safe Tables Our Priority
335 Court Street, Suite 100
Brooklyn, NY 11231 USA
800-350-STOP
www.stop-usa.org/

TCH

Tele-Consumer Hotline
901 15th Street, N.W., Suite 230
Washington, DC 20005 USA
202-408-7640
www.teleconsumer.org/hotline

TXAG

Texas Office of the Attorney General
P.O. Box 12548
Austin, TX 78711-2548 USA
512-463-2070
www.oag.state.tx.us

USCPSC

U.S. Consumer Product Safety Commission
4330 East West Highway
Bethesda, MD 20207 USA
301-504-0580
www.cpsc.gov

USDOE

U.S. Department of Energy
P.O. Box 3048
Merrifield, VA 22116 USA
800-363-3732
www.eren.doe.gov

USFDA

U.S. Food and Drug Administration
5600 Fishers Lane, Room 16-85
Rockville, MD 20857 USA
800-532-4440 (between 10 a.m. and 4 p.m.)
www.fda.gov

USHHS

U.S. Department Health and Human Services (HHS)
6325 Security Boulevard
Baltimore, MD 21207 USA
800-638-6833
www.os.dhhs.gov

USHUD

U.S. Department of Housing and Urban Development
820 First Street, N.E.
Washington, DC 20001 USA
202-275-9200
www.hud.gov

UTC

Utah Division of Consumer Protection
160 East 300 South
P.O. Box 146704
Salt Lake City, UT 84114-6704 USA
801-530-6601

UTDOC

Utah Department of Commerce
Consumer Protection Division
160 East 300 South
P.O. Box 45804
Salt Lake City, UT 84145-0804 USA
801-530-6601

VAFC

Virginia, Fairfax County
Department of Consumer Affairs
12000 Government Center Parkway
Suite 433
Fairfax, VA 22035-0047 USA
703-222-8435
www.co.arlington.va.us

VAOCA

Virginia, Alexandria Office
of Consumer Affairs
301 King Street, Suite 1900
Alexandria, VA 22314 USA
703-838-4350

VAROCA

Virginia, Arlington County
Office of Citizen and Consumer Affairs
2100 Clarendon Blvd., Suite 310
Arlington, VA 22201 USA
703-358-3260

VASCC

Virginia State Corporation Commission
Securities Division
P.O. Box 1197
Richmond, VA 23209 USA
804-371-9051

VBCAD

Virginia Beach Consumer Affairs Division
2305 Judicial Blvd, Judicial Center
Building 10B
Virginia Beach, VA 23456-9050 USA
757-426-5836

WAAG

Washington State Attorney General's Office
900 Fourth Avenue, #2000
Seattle, WA 98164-1012 USA
206-464-6684
www.wa.gov/ago

WASSD

Washington State Securities Division
P.O. Box 9033
Olympia, WA 98507-9033 USA
360-902-8760
<http://www.wa.gov/dfi/securities>

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The Cooperative Extension System (CES) is a publicly funded, non-formal, educational system that links the resources and activities of the U.S. Department of Agriculture, 103 land-grant universities, and nearly 3,150 county offices. To reach a state-level Extension office for a consumer brochure, contact the land-grant university nearest you. Some brochures may have a small cost.

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Tucson 85721

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University of Kentucky
Lexington 40546

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Louisiana State University
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Southern University and A&M College
Baton Rouge 70813

MAINE

University of Maine
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The University of Maryland
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The University of Maryland
Eastern Shore 21853

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University of Massachusetts
Amherst 01003

MICHIGAN

Michigan State University
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College of Micronesia
Kolonias Pohnpei 96941

MINNESOTA

University of Minnesota
St. Paul 55108

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Mississippi State 3976

Alcorn State University
Lorman 39096

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University of Missouri
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Lincoln University
Jefferson City 65101

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Lincoln 68583-0703

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North Dakota State University
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Langston 73050

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Orangeburg 29117

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University of Tennessee
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Tennessee State University
Nashville 37209-1561

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College Station 77843

Prairie View A&M University
Prairie View 77446-2867

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Logan 84322-4900

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University of Vermont
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Virginia State University
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